

# I Have a Dream

Martin Luther King Jr.

quotefancy

**MAHASISWA DAN CABARAN  
Professor Madya Dr. Zulkifli Hasan  
LLB, LLB.Shariah, MCL, Ph.D  
Fulbright Fellow (USA)**

## *Latarbelakang*



to take a screenshot X

asan.wordpress.com/professional-background/ zulkifli ABP 1

# BLOG OF KNOWLEDGE (Shari'ah, Law, Islamic Finance and Muslim News)

Shari'ah, Law, Islamic Finance and Muslim News

## Professional Background

DR. ZULKIFLI HASAN

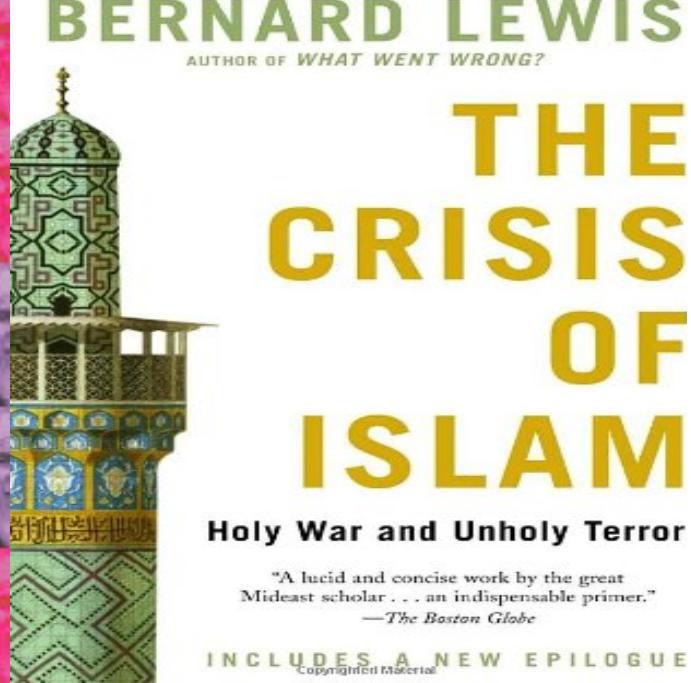
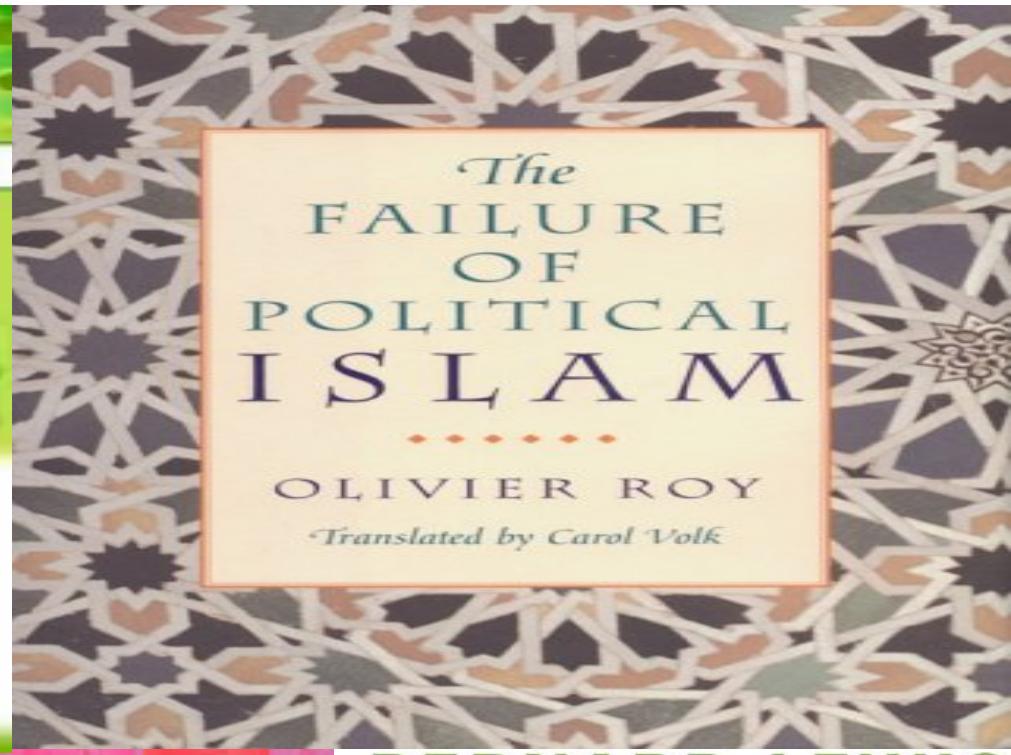
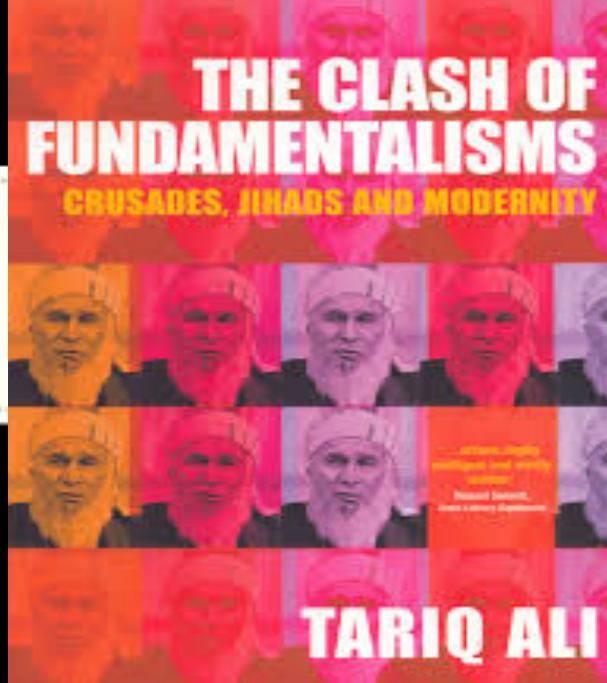
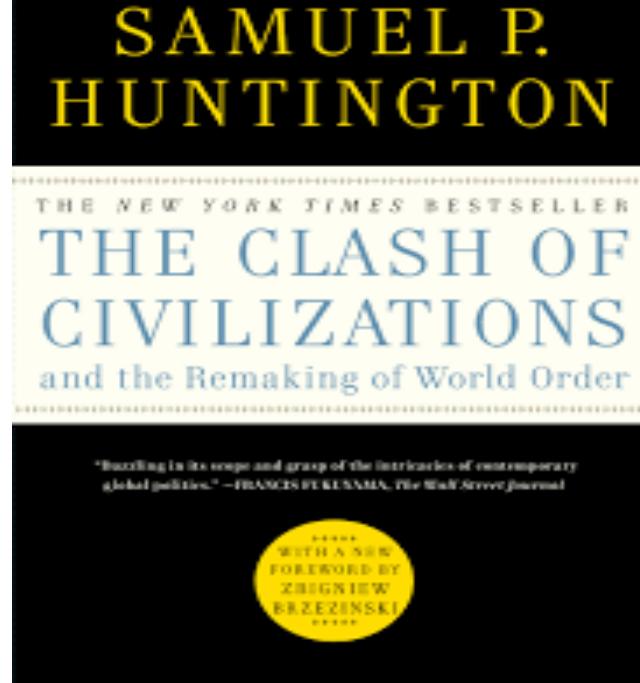


Dr. Zulkifli Hasan is an Associate Professor at Faculty of Shari'ah and Law, Islamic Science University of Malaysia (USIM). He holds various academic positions such as legislation editor for the Malaysian Journal of Shari'ah and Law, Shari'ah panel for the Institute of Fatwa Management and Research, USIM, one of the speakers on Muslims Estates Administration for Judicial and Legal Training Institute, Prime Minister's Department, journal reviewer for the International Journal of Business and Finance Research, Journal of Corporate Governance: International Review, International Journal of Business and Management Science, International Research Journal of Management and Business Studies, International Journal of Islamic and Middle Eastern Finance and Management, journal of muamalat, Journal of

Follow

# *Mukadimah*







## Umat Islam Di Dunia

Daripada Thauban ra, bahawa Rasulullah SAW bersabda, "Setelah aku wafat, setelah lama aku tinggalkan, umat Islam akan lemah. Di atas kelemahan itu, orang kafir akan menindas mereka bagai orang yang menghadapi piring dan mengajak orang lain makan bersama. Maka para sahabat r.a. pun bertanya, "Apakah ketika itu umat Islam telah lemah dan musuh sangat kuat? Sabda Baginda SAW: "Bahkan masa itu mereka lebih ramai tetapi tidak berguna, tidak bererti dan tidak menakutkan musuh. Mereka adalah ibarat buih di laut. Sahabat bertanya lagi, Mengapa seramai itu tetapi seperti buih di laut? Jawab Rasulullah SAW, Kerana ada dua penyakit, iaitu mereka ditimpa penyakit al-Wahn. Sahabat bertanya lagi, Apakah itu al-Wahn? Rasulullah SAW bersabda: Cintakan dunia dan takut akan kematian." (Riwayat Abu Daud)

## + Populasi Umat Islam

- 7 bilion, (2.1 billion Muslim), 62% Asia Tenggara dan Asia Selatan 20% di MENA.
- 69% di negara OIC dan 31% negara minoriti Muslim.
- Sub-saharan: 40% bawah 15 tahun. Pakistan: 60% bawah 30 tahun.
- MENA: umur purata 23, Asia Pacific region: 24
- Pengangguran di negara Arab 26%. Bank Dunia menjangkakan dunia Arab perlu mencipta lebih 100 juta pekerjaan pada 2020.



# Indeks KeIslamam 208 Negara Di Dunia

No. of Countries	COUNTRIES	EI <sup>2</sup> RANK
1	Ireland	1
2	Denmark	2
3	Luxembourg	3
4	Sweden	4
5	United Kingdom	4
6	New Zealand	6
7	Singapore	7
8	Finland	8
9	Norway	9
10	Belgium	10
11	Austria	11
12	Hong Kong, China	12
13	Canada	13
14	Australia	14
15	Netherlands	15
16	United States	15
17	France	17
18	Cyprus	18
19	Chile	19
20	Iceland	20
21	Japan	21
22	Estonia	22
23	Switzerland	23
24	Lithuania	24
25	Czech Republic	25
26	Germany	26
27	Israel	27
28	Spain	28
29	Portugal	29
30	Slovenia	30
31	Korea, Rep.	31
32	Latvia	32
33	Malaysia	33
34	Italy	34



## Ketaksamarataan Di Dunia

- 1% orang kaya menguasai 48% kekayaan dunia.
- 80 orang kaya didunia memiliki harta lebih \$1.9trilion.
- Kemiskinan dan kebuluran mencecah 2 billion orang.
- 1.4 billion pendapatan kurang USD1.25 sehari dan 2.6 b  
kurang USD2 sehari
- 22 negara OIC Heavily Indebted Poor Countries (HIPC)  
oleh Bank Dunia.
- Buta huruf yang sangat tinggi. Afghanistan 28.1%,  
Bangladesh 56.8%, UAE 77.9%, Egypt 72% Algeria  
69.9%, Yemen, 63.9%, Nigeria, 61.3%, Sudan, 61.1%.

## *Umat Islam Di Malaysia*



## Demografi Malaysia

- **Jumlah: 30 821 099**
- **Lelaki: (50.7%): 15 628 637**
- **Perempuan: (49.3%): 15 192 462**
- **Belia pada 2020: 14, 034, 400**
- Pendapatan Perkapita 2020: RM48000
- **71% menetap di Bandar**

1.3%  
Confucianism, Taoism,  
tribal/folk/other  
traditional Chinese  
religion

1.0% Unknown  
0.7% No religion  
0.4% Other religion





# Hutang

- **Hutang Isirumah: McKinsey Global Institute:**
  - 2014: Ratio GDP dengan hutang isirumah 146%. US: 99% dan UK 133%. Paling tinggi di ASEAN
- **Hutang Kenderaan:** pinjaman kenderaan menyumbang sehingga 18% drpd hutang isi rumah.
- **Hutang Pendidikan:** 605,685 peminjam PTPTN masih gagal membuat pembayaran dengan jumlah hutang RM4.7 bilion. Daripada 1,716,475 peminjam yang perlu membuat bayaran balik berjumlah RM13.3 b
- **Hutang Negara:** RM654.5 billion (63.8%)



## Pengangguran

- MIDF and the Statistic Department:  
Pengangguran meningkat 3.40% (506000) April 2016 berbanding 3.2% (455000) 2015.
- Graduan: 35.3% l drpd 4 menganggur
- INTEL buang lebih 107 ribu pekerja.
- Umur 20-24 tahun: 8.8%, lelaki adalah 8.1% dan perempuan 9.9%. kaum India 14.1%, manakala kaum Melayu (9.9%) dan Cina 7.1%.
- 6-7 juta pekerja asing, 2 juta berdaftar.



## Pemilikan Rumah

- 4.7 juta isi rumah memiliki rumah sendiri.  
30% isi rumah belum memiliki rumah sendiri.
- Kenaikan Harga Rumah.
- Projek Perumahan Rakyat 1Malaysia (RM250,000-RM400,000 senarai menunggu mencecah jutaan orang.



## Kemiskinan

- Institut Penyelidikan Ekonomi Malaysia: Slps 3 dekad pelaksanaan DEB, 75% pendapatan isi rumah di bawah RM2,000 sebulan adalah Bumiputra.
- Kemiskinan tegar: 2014, 1.7%, Kadar kemiskinan keseluruhan: 3.8% =Paras Garis Kemiskinan iaitu RM760 Semenanjung, Sarawak RM910 dan Sabah RM1050.
- Kadar kemiskinan tegar di Malaysia sebenarnya berada di tahap 24.3% sekiranya PGK dinaikkan kepada RM1,500 sebulan.

## +Ketaksamarataan Ekonomi

- 50% tiada ‘financial asset’. 72%, Bumiputras.
- ‘Financial Assets’: Bumiputras, RM14,830, Cina, RM25,918, India, RM18,164
- 33% tiada ‘property assets’. Melayu, 74.3%, Cina 16.8%, India, 9%.
- Purata kekayaan bangsa Cina RM635,000, Melayu RM344,000.
- Pemilikan harta tanah. Cina 93%, Melayu 2.3% dan India, 2.3%.
- Nilai harta tanah di KL: Cina, 75%, Melayu kurang 5%.
- ‘Local Higher Education’: Bumiputras, 72,387, Non-Bumiputras, 175,426.
- ‘Overseas Higher Education’: Bumiputras, 5,800, Non-Bumiputras, 112,000.



## Kesihatan dan Celik Siber

- 35% kemalangan mati melibatkan anak muda.
- 320,000 mati akibat alkohol.
- 3.5 billion kos rokok setahun.
- AADK: 15,897 belia penagih dadah 2014.
- 20 juta pengguna internet 66%
- 13 juta pengguna FB
- 47% memiliki lebih dari satu telefon
- Statistik (SKMM) 72% daripada 20 juta pengguna internet 7-35 tahun. 60% ketagihan siber.

## *Realiti Pengajian Tinggi*

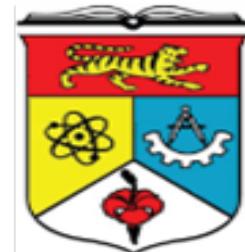
## BILANGAN SEKOLAH MENGIKUT KUMP.JENIS DAN NEGERI



Sumber : SPS, KPM seperti pada 31 Mac 2015

Nota : Sekolah beroperasi sahaja

NEGERI/KUMP. JENIS SEKOLAH	J	K	K	E	L	M	N	M	P	P	P	P	S	S	T	W	W	P	PUTR	JUMLAH
	O	O	H	D	A	A	T	A	E	G	H	R	I	A	E	P	L	A	R	
	O	R	H	A	N	A	K	R	A	E	L	A	N	G	K	S	U	G	A	J
Jenis Kebangsaan (C)	215	90	15	65	82	74	186	10	90	83	221	111	10	42	2	0	1296			
Jenis Kebangsaan (T)	70	58	1	21	61	37	134	1	28	0	0	97	0	15	0	0	523			
Kebangsaan	619	397	402	150	206	426	532	63	153	988	1044	447	342	145	15	14	5943			
Kolej Vokasional	8	5	5	3	6	8	10	2	5	7	6	8	4	2	1	0	80			
Sekolah Bimbingan	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1			
Sekolah Seni	1	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	3			
Sekolah Sukan	1	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	4			
SM agama	20	28	21	7	16	8	24	2	11	2	2	23	15	2	0	0	181			
SM Berasrama Penuh	7	5	5	2	8	7	7	1	2	2	3	9	6	3	1	1	69			
SM Kebangsaan	231	155	137	61	90	162	201	23	102	198	167	230	114	89	8	9	1977			
SM Khas	1	0	0	0	0	1	0	0	1	0	0	1	0	1	0	0	5			
SM Teknik	1	1	0	1	1	1	0	0	1	0	1	0	1	1	0	0	9			
SM+ SR (Model Khas)	0	2	0	0	1	4	1	0	1	0	0	1	1	0	0	0	11			
SMK Agama	4	4	6	3	2	2	3	2	4	9	7	3	6	1	0	1	57			
JUMLAH	1178	745	592	313	473	731	1098	104	398	1290	1452	930	499	304	27	25	10159			



# Malaysian Higher Education Profile



## 79,122 ACADEMICS

(PhD 17,882) (23%)

Public IHLs 32,866 (PhD 12,166)

Private IHLs 36,185 (PhD 5,670)

Polytechnics 7,256 (PhD 43)

Community Colleges 2,815 (PhD 3)

## 20 Public Univ

## 5 Research Univ

## 4 MTUN (TVET)

## 11 Comprehensive Universities

## 15 HiCOEs

## Enrollment (1,149,162)

Public IHLs (540 638 ) \*as of Oct 2015

Private IHLs (493 926) \* as of Dec 2015

Polytechnics (96 069) \*as of Oct 2015

Community Colleges (18 529) \* as of Dec 2015

## International students

Undergraduate –94,307

Post-graduate – 30,777

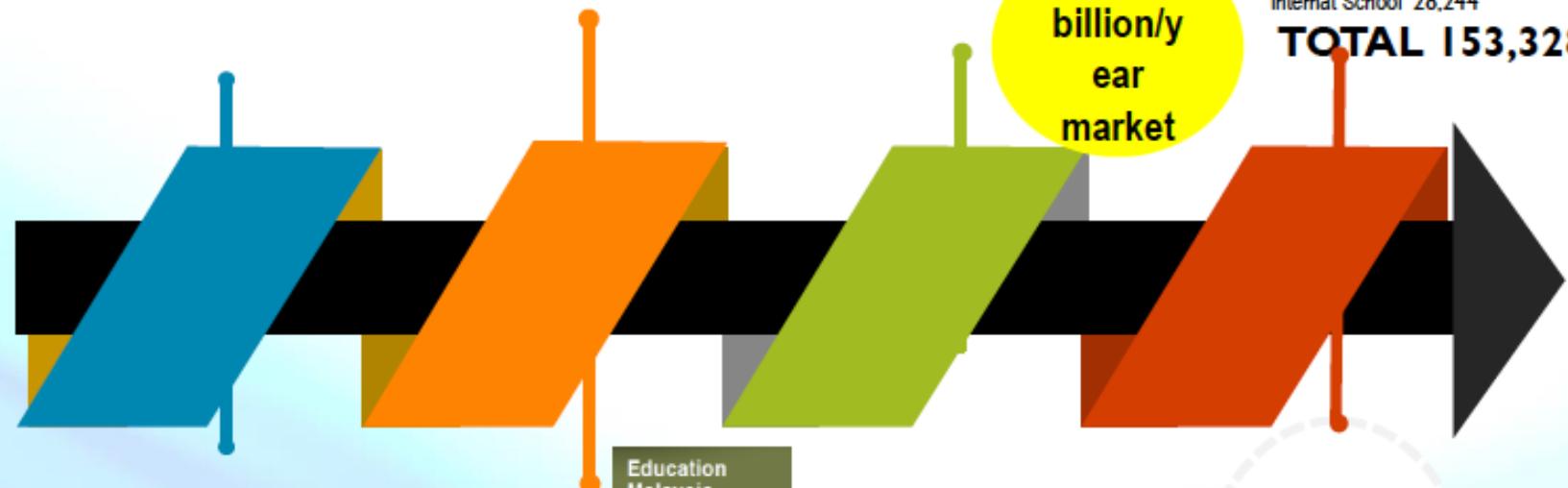
**TOTAL – 125,084**

\*as of June 2016

Intemat School 28,244

**TOTAL 153,328**

RM 7.8 billion/y  
ear  
market



**20 Public IHLs (17 Autonomy)**

**497 Private IHLs**

- 401 Private Colleges
- 96 Private University/  
Uni. College \*as of August 2016

**34 Polytechnics**

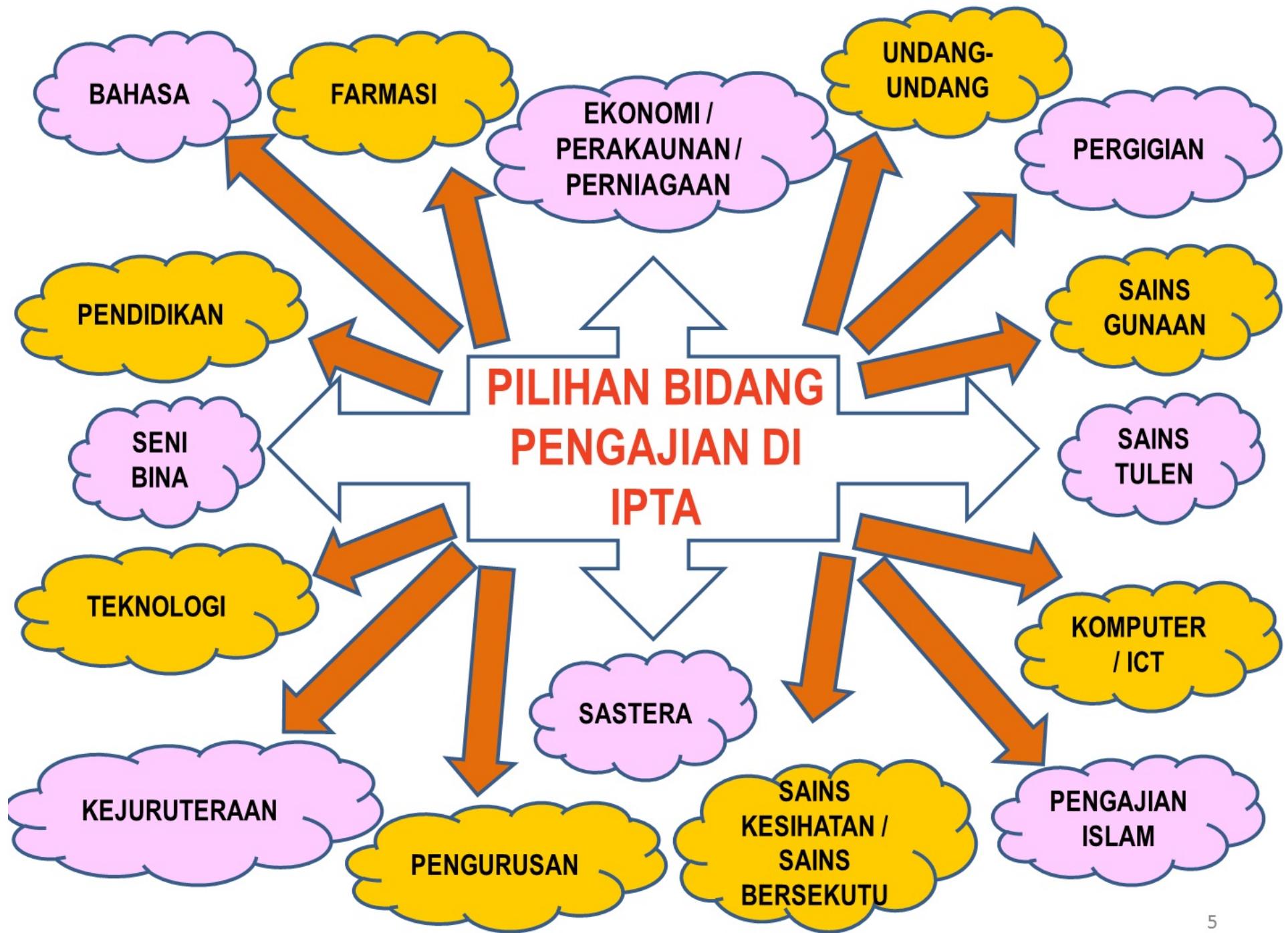
**94 Community Colleges**

Education  
Malaysia  
Office Abroad

- EM Washington
- EM Los Angeles
- EM Chicago
- EM UK&Irel
- EM Jordan
- EM Egypt
- EM New Zealand
- EM Australia
- EM Indonesia
- MEPC Dubai
- MEPC Beijing
- MEPC Ho Chi Minh
- MEPC Jakarta

**13  
Education  
Malaysia  
Offices**

Research Programmes	Total Allocation
Research Universities	RM 200 mil



**27% INCREMENT**  
**(14,263)**

	2014/2015	2015/2016
Band 6	9	9
Band 5	555	1,316
Band 4	5,295	11,128
Band 3	28,088	27,748
Total	28,998	40,201

**MUET**  
**STUDENT  
ENTREPRENEURS**



- Siswa Tani
- Pribumi Investment Camp
- Entrepreneur Incubation

**2u2i**

2 years University  
2 years Industry

- UMK: Entrepreneurship
- UPM: Plantation
- UiTM: Communication
- UMT: Accountancy  
(Industrial Collaboration)



*MOHE's Efforts to Enhance*  
**GRADUATE  
EMPLOYABILITY**



**INDUSTRY  
EXPOSURE**

**iCGPA**

Integrated Cumulative  
Grade Point Average

- Entrepreneurship
- Management Skills
- Communication Skills



## Integrated CGPA (iCGPA)

## STAKEHOLDER ENGAGEMENT



## SHIFT 1

### HOLISTIC, ENTREPRENEURIAL AND BALANCED GRADUATES



Rumah komuniti



#### Integrated CGPA

- Assessment of all the 8 domains of learnings displayed in the form of spiderweb
- Transcript that indicated the outcome of all the 8 domains of learning.

#### Entrepreneurial Mindset

- Embedded in the curriculum/stand alone.

#### Experiential Learning/service learning

- Alternate periods of academic study with periods of work experience (2U+2I)
- Outreach programmes
- Student mobility programmes.

#### Spirit of Volunteerism

- Embedded in the curriculum/stand alone
- Gap year

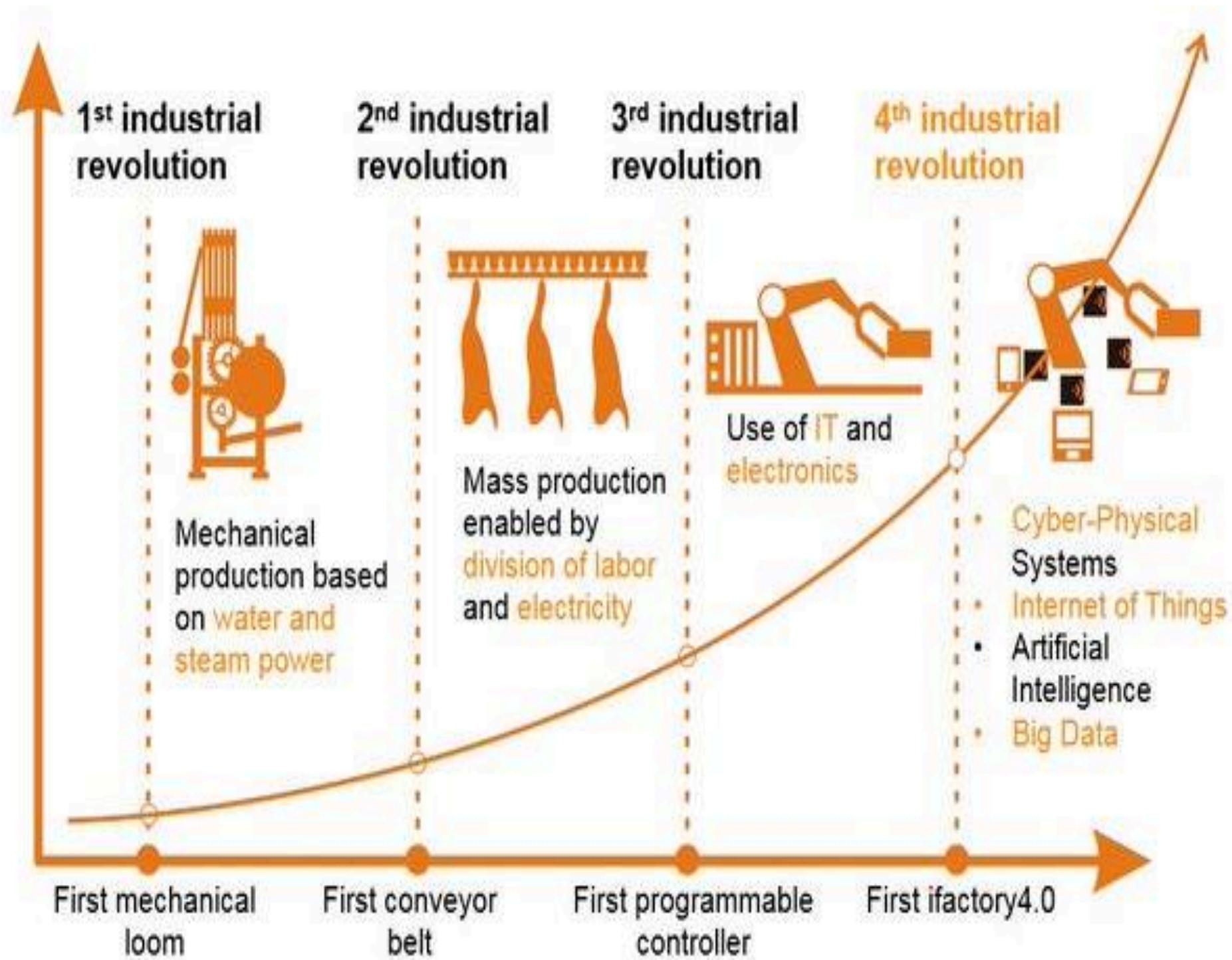
#### Job employability

Double degrees , Microcredentials, APPEL C

Job Seeker → Job Creator

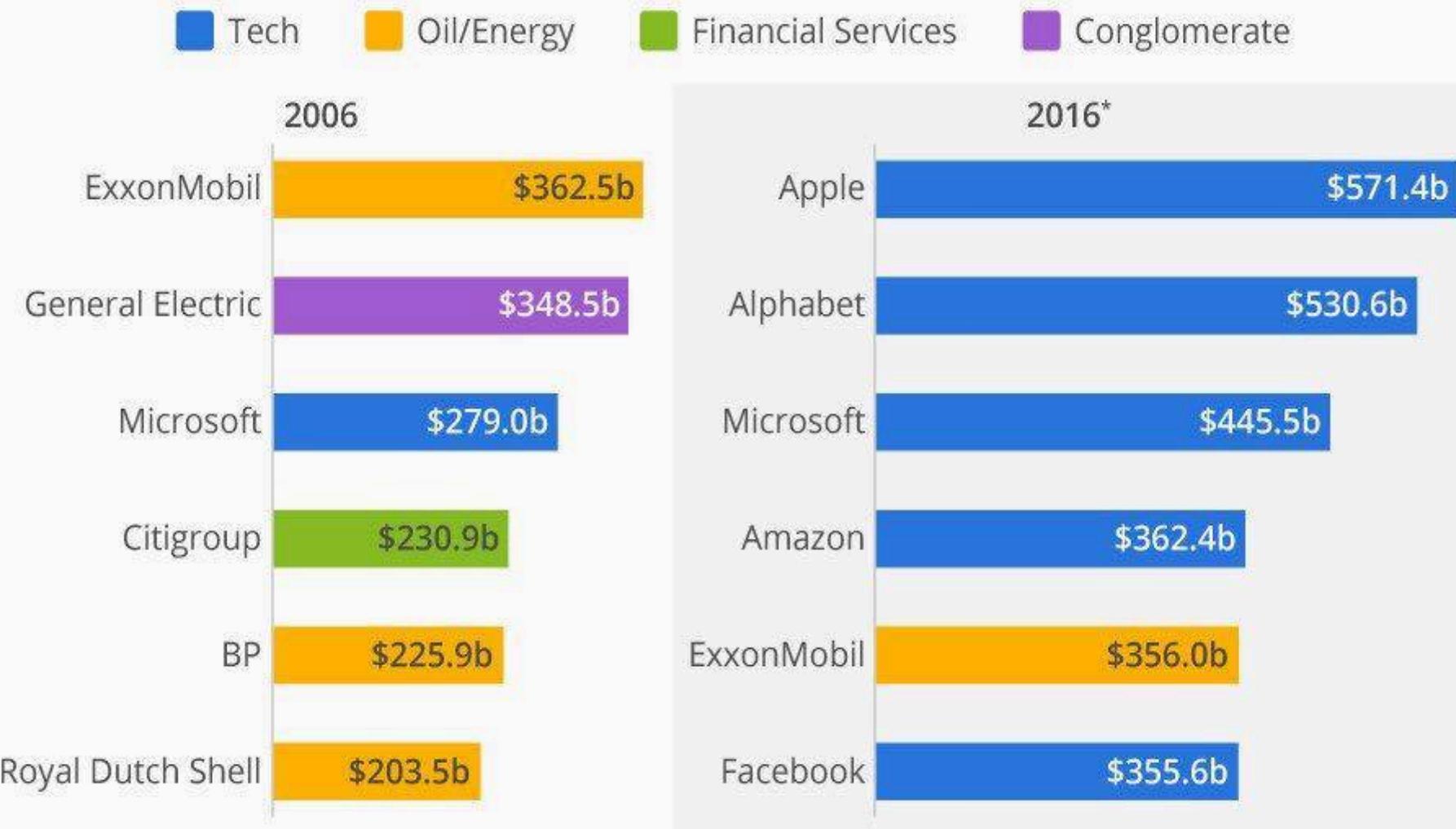
Creation of Learned values-driven talent

## *Realiti Pasaran Pekerjaan*



# The Age of Tech

Market capitalization of the world's most valuable public companies

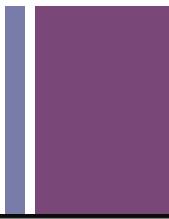


\* as of August 1, 2016

@StatistaCharts

Sources: Yahoo! Finance, Forbes

statista

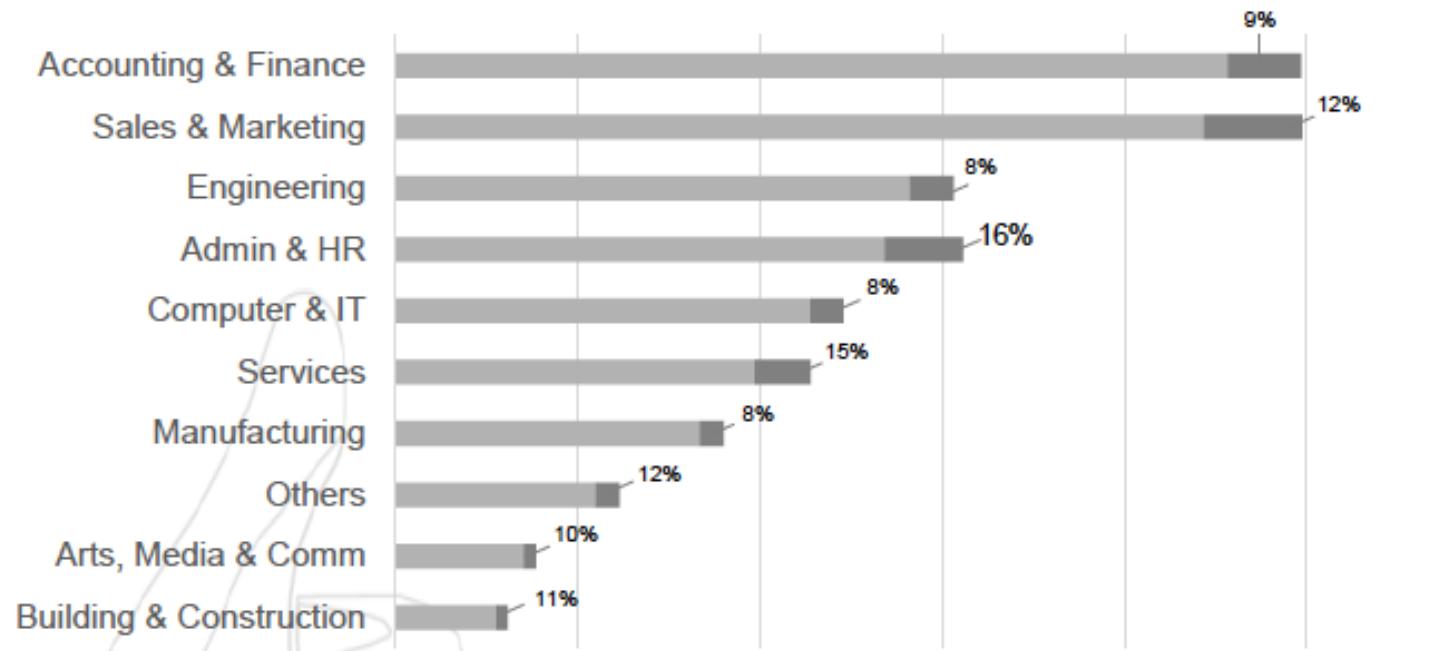


By 2030 over 2 billion jobs will disappear.

— *Reid Hoffman* —

AZ QUOTES

## Number of fresh graduate jobs against top 10 specialization



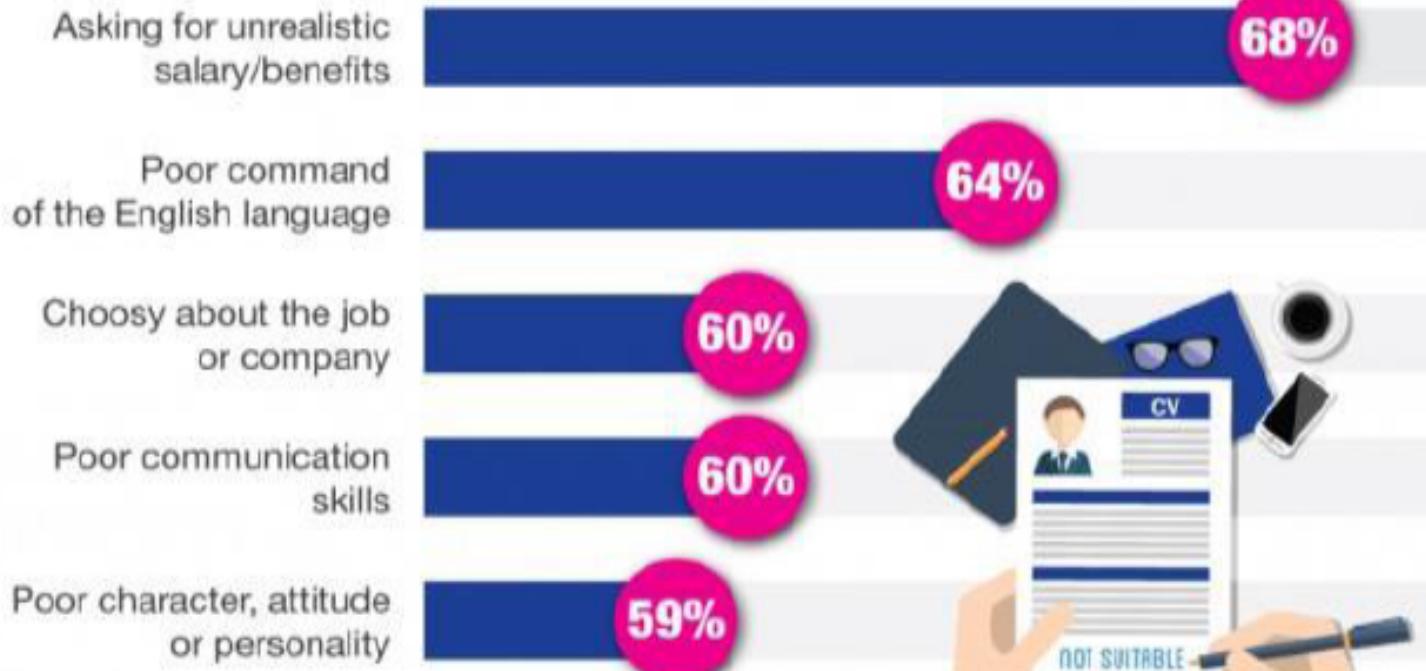
■ No of Jobs ■ No of Fresh Graduate Jobs

- Overall job demand dropped due to the current economy situation
- Specializations that has high demand for fresh graduates
  - Admin & HR : 16%
  - Services : 15%
  - Sales & Marketing : 12%

## Employer Perception on Fresh Graduate

### Fresh Graduate Unemployment

Top 5 reasons why fresh graduates don't get hired



## Employer Perception on Fresh Graduate

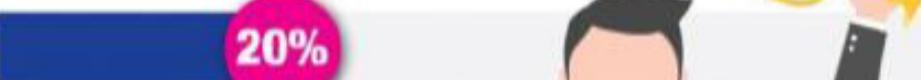
**JobStreet.com**  
No. 1 Job Site in Malaysia

### Fresh Graduate Competitive Advantages

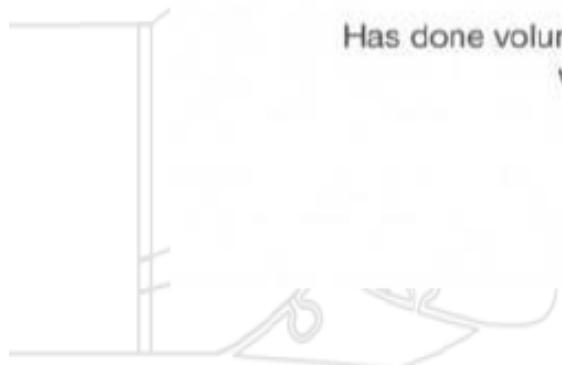
Factors that give fresh graduates an extra advantage

Has held a leadership position  39%

Has high academic scores  25%

Involved in extracurricular activities (clubs, sports, etc)  20%

Has done volunteer work  16%



Source : JobStreet.com Employer perception of Fresh Graduate survey

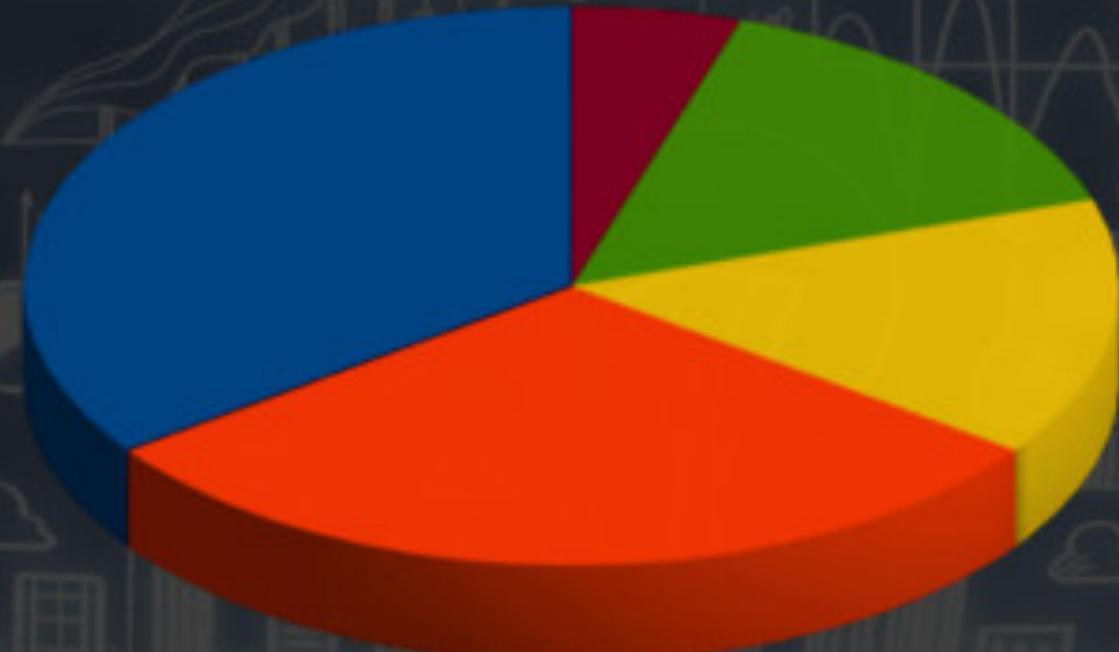
# Perancangan Kerjaya

***“Sesungguhnya Allah tidak akan mengubah nasib sesuatu kaum itu melainkan kaum itu sendiri yang mengubah apa yang pada diri mereka ” (al-Ra ’d: 11).***

# Perancangan Kerjaya



# What skills are employers looking for in 2016 according to LinkedIn



- Software development (35%)
- IT Infrastructure (30%)
- Big data analysis (15%)
- Digital marketing (15%)
- Electronics (5%)

	ROBOTICS	SPACE	SCIENCE	ENERGY & THE ENVIRONMENT
COMPUTING	Asteroid miner	exobiologists		
INTERNET	Ubiquitous computing developer	Space clinicians		Alternative energy developer
SOCIAL MEDIA	Data centre technicians	Space tourist pilot	Civilian drone controller	Sustainability consultant
ADVERTISING	Personal brand manager	IT security consultant		Shale gas engineers
	Digital image consultant			Image consultant
				Personal fitness trainer
	MAP OF FUTURE JOBS		NOW	25 YEARS
	Avatar developer	Professional gamer	Digital marketeers	Biomedical Engineer
	NOW		Compliance professional	Dietician/nutritionist
				Life coach
	25 YEARS			Cytogeneticists
	Architectural visualiser		Virtual teacher	Myotherapists
				Genetic counsellors
	50 YEARS	BUSINESS	ENTERTAINMENT	TEACHING
				THE ELDERLY
				HEALTH MEDICINE

## **Jobs of the Future**

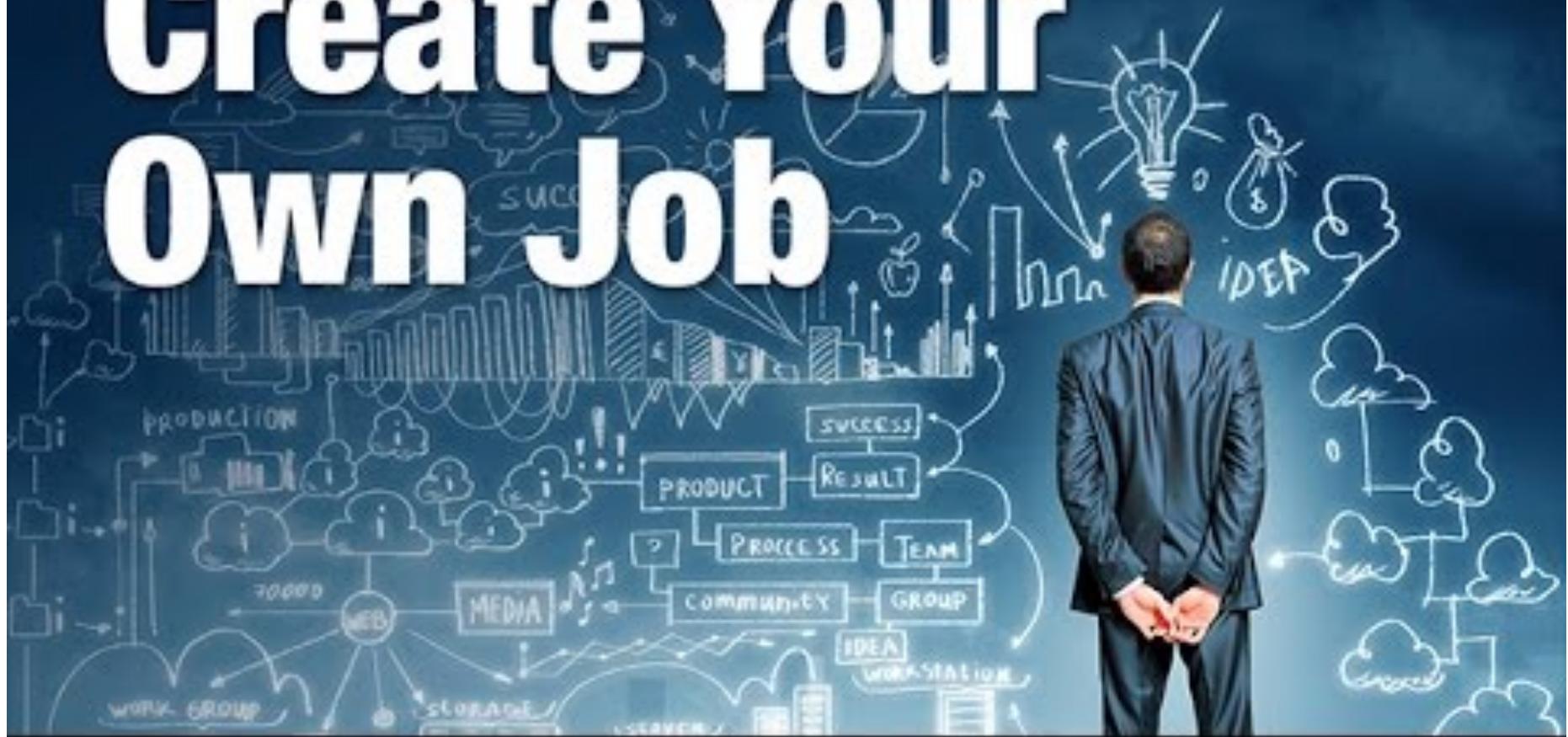
According to the U.S. Bureau of Labor Statistics, many of the jobs of the future will require more than a high school diploma but less than a bachelor's degree. The following chart shows the projected growth in the 15 fastest-growing job categories, broken down by their educational requirements.

Job	Number, 2004	Number, 2014	Percent Increase	Required Education
1. Home Health Aide	624,000	974,000	56	Short-term Training
2. Systems Analyst	231,000	357,000	54.6	Bachelor's Degree
3. Medical Asst.	387,000	589,000	52.1	Short-term Training
4. Physician Asst.	62,000	93,000	49.6	Bachelor's Degree
5. Software Engineer	460,000	682,000	48.4	Bachelor's Degree
6. Physical Therapy Assistant	59,000	85,000	44.2	Associate Degree
7. Dental Hygienist	158,000	226,000	43.3	Associate Degree
8. Systems Engineer	340,000	486,000	43	Bachelor's Degree
9. Dental Assistant	267,000	382,000	42.7	Moderate-term Training
10. Home Care Aide	701,000	988,000	41	Short-term Training
11. Network Administrator	278,000	385,000	38.4	Bachelor's Degree
12. Database Administrator	104,000	144,000	38.2	Bachelor's Degree
13. Physical Therapist	155,000	211,000	36.7	Master's Degree
14. Forensic Science Technician	10,000	13,000	36.4	Associate Degree
15. Veterinary Technician	60,000	81,000	35.3	Associate Degree

SOURCE: U.S. BUREAU OF LABOR STATISTICS

COM GRAPHIC

# Create Your Own Job



International Sites	Online Marketplace	B2C / Specialty Store
<b>amazon</b> <b>淘宝网</b> <a href="http://Taobao.com">Taobao.com</a>	<b>Lelong.my</b> <b>eBay</b> <b>Qoo10</b> <b>Rakuten.com.my</b> Online Shopping <b>easy.my</b> <b>youbeli</b>	<b>Lazada.com.my</b> <b>ZALORA</b> <b>ipmart.com</b> <small>Delivering Convenience To You</small> <b>DELL</b> <b>Superbuy</b> <b>MOBILE PLAZA MALL</b> <a href="http://MobilePlazaMall.com">MobilePlazaMall.com</a>
Ticketing / Travel	Deal Sites	FASHION VALET
<b>AirAsia</b> <b>agoda</b> <b>Golden Screen Cinemas</b> <b>malaysia airlines</b> <b>Expedia.com.my</b> <b>TGV Cinemas</b> <b>Booking.com</b> <b>AsiaRooms</b>	<b>GROUPON</b> <b>MyDEAL.com.my</b> <b>livingsocial</b> <b>Dealmates</b> <b>StreetDeal.my</b> <b>milkdeal</b>	<b>MYSALE</b> <b>REEBONZ</b> <small>UNVEIL THE SURPRISE</small> <b>HAUTEAVENUE.COM</b>
Lifestyle Shopping	Online Grocery	Luxury Shopping
<b>White</b> <b>dsyr</b> <b>kwerkee</b>	<b>TESCO</b> <small>Because life's better</small> <b>DOORSTEP</b> <small>Your Total Office Solution</small> <b>presto</b> <small>your fresh supermarket</small>	<b>foodpanda</b> <b>ROOM SERVICE</b> <small>DRINKS</small>
Penny Auction	Online Food Delivery	Online Classified
<b>SO4D.my</b> <b>Chikka Pow Wow</b> <b>Penny Auction</b>	<b>ubid.my</b>	<b>mudah.my</b> <small>Malaysia's Largest Marketplace</small> <b>OLX</b>
<a href="http://ecommercemilo.com">ecommercemilo.com</a> (2013)		

# Pengurusan Kewangan

***“Sesungguhnya Allah tidak akan mengubah nasib sesuatu kaum itu melainkan kaum itu sendiri yang mengubah apa yang pada diri mereka ” (al-Ra ’d: 11).***

# Muflis kerana hutang kereta

Ramai perjawat awam terjerat skim tanpa deposit

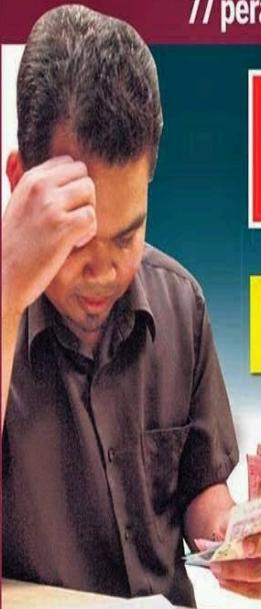
BERKATA: DILIHKUADILAH SUDAH PELAKU PENJAWAT AWAM YANG MENGALAMI HUTANG KERETA DAN TAK BERPADA DI JERATAN DENGAN DEPOSIT. DANIAH SUDAH BERPADA DI JERATAN DENGAN DEPOSIT.



SELASA 15 APRIL 2014 • RM1 • BIL: 812 TAHUN 9 PP13809/08/2012 (030437) [www.kosmo.com.my](http://www.kosmo.com.my)

77 peratus siswazah baru bekerja tiada wang simpanan

# RM2,500 pun tak cukup



RAMAI dalam kalangan siswazah yang baru bekerja terpaksa menghadapi kos sara hidup yang tinggi ketika ini. — Gambar hiasan

KEBANYAKAN majikan hanya bersedia menawarkan gaji permulaan antara RM2,500 hingga RM2,800 kepada pekerja baharu mereka terdiri daripada pemegang jazah. — Gambar hiasan

KEBANYAKAN siswazah yang baru mendapat pekerjaan di Malaysia berdepan kesukaran untuk menanggung kenaikan kos sara hidup yang semakin meningkat walaupun mereka memperoleh gaji bulanan sebanyak RM2,500 sebulan.

Satu kajian melibatkan 2,062 responden membatik golongan itu yang dijalankan syarikat pengambilan pekerja dalam talian JobStreet.com mendapati 77 peratus daripada mereka tidak membuat simpanan kerana terpaksa menampung perbelanjaan keperluan.

Perbelanjaan keperluan yang dimaksudkan ialah pinjaman kereta dan pendidikan serta kos pengangkutan yang meningkat ekoran kenaikan harga minyak di pasaran.

© BERITA DI MUKA 3

# Pelajar kita ikat perut

Berdepan masalah kenaikan kos pengajian yang dilihatnya naik seolah ganda di Jordan

"Saya tidak berpuas hati dengan tarif yang ditetapkan oleh universiti. Untuk membayar sekolah, saya perlu

menabung selama

sehingga

berumur 25

AKTIVIS SITAR - Pelajar-pelajar Jordan di Universiti Islam Negeri Sultan Muhammad ibni Sultan Ahmad Shah berduka kerana kenaikan

kos hidupan, yang dianggap berlebihan dan berbanding dengan kenaikan pendapatan rata-rata.

Selain itu, pelajar kini

dikongsikan peningkatan

tarif pengajian menjelang

Tarikh Sambutan

Universiti Islam Negeri Sultan

Al-Azhari untuk pertama kali

memperkenalkan

tarif pengajian

yang meningkat sebanyak

76% pada tahun

lalu.

Informasi yang

ditularkan oleh aktivis

pengetahuan

dan teknologi

terkini

pelajar kini

dikongsikan

tarif pengajian

yang meningkat

sebanyak

76%

pada tahun

lalu.

Skopid Humaizi berkata

tarif pengajian

meningkat

sebanyak

76%

pada tahun

lalu.

"Selain itu,

tarif pengajian

meningkat

sebanyak

76%

pada tahun

lalu.

"Selain itu,

tarif pengajian

meningkat

sebanyak

76%

pada tahun

lalu.

# High cost of varsity degree

Malaysia fifth most expensive place to get tertiary education

ADRIAN CHAN

[adrianchan@thestar.com.my](mailto:adrianchan@thestar.com.my)

LING JAYA: Malaysia has been ranked fifth most expensive country to get a university education in relation to household income.

Perbelanjaan keperluan yang dimaksudkan ialah pinjaman kereta dan pendidikan serta kos pengangkutan yang meningkat ekoran harga minyak di pasaran.

Other countries "ahead" on the list are Romania, where parents pay their salaries for the purpose of education, Estonia (76%) and Chile (76%).

"Interestingly, the British Isles are few in Europe that charge fees for tertiary education, Norway, Greece, Poland and Hungary among several EU states charge fees entirely free," said Expert Market founder and CEO, Irfan Ali.

## Financial challenges faced by undergraduates

malaysiakini  
news and views that matter



**25,632**

**undergraduates**

took part in a survey by Muslim Volunteer Malaysia (MVM)



**24,914**  
need assistance  
**97%**



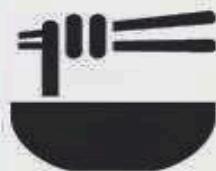
**24,720**  
felt burdened by the  
economic situation  
**96%**



**18,765**  
had no money to buy  
meals  
**74%**



**11,120**  
only had rice, fried egg  
and soup for meals  
**44%**



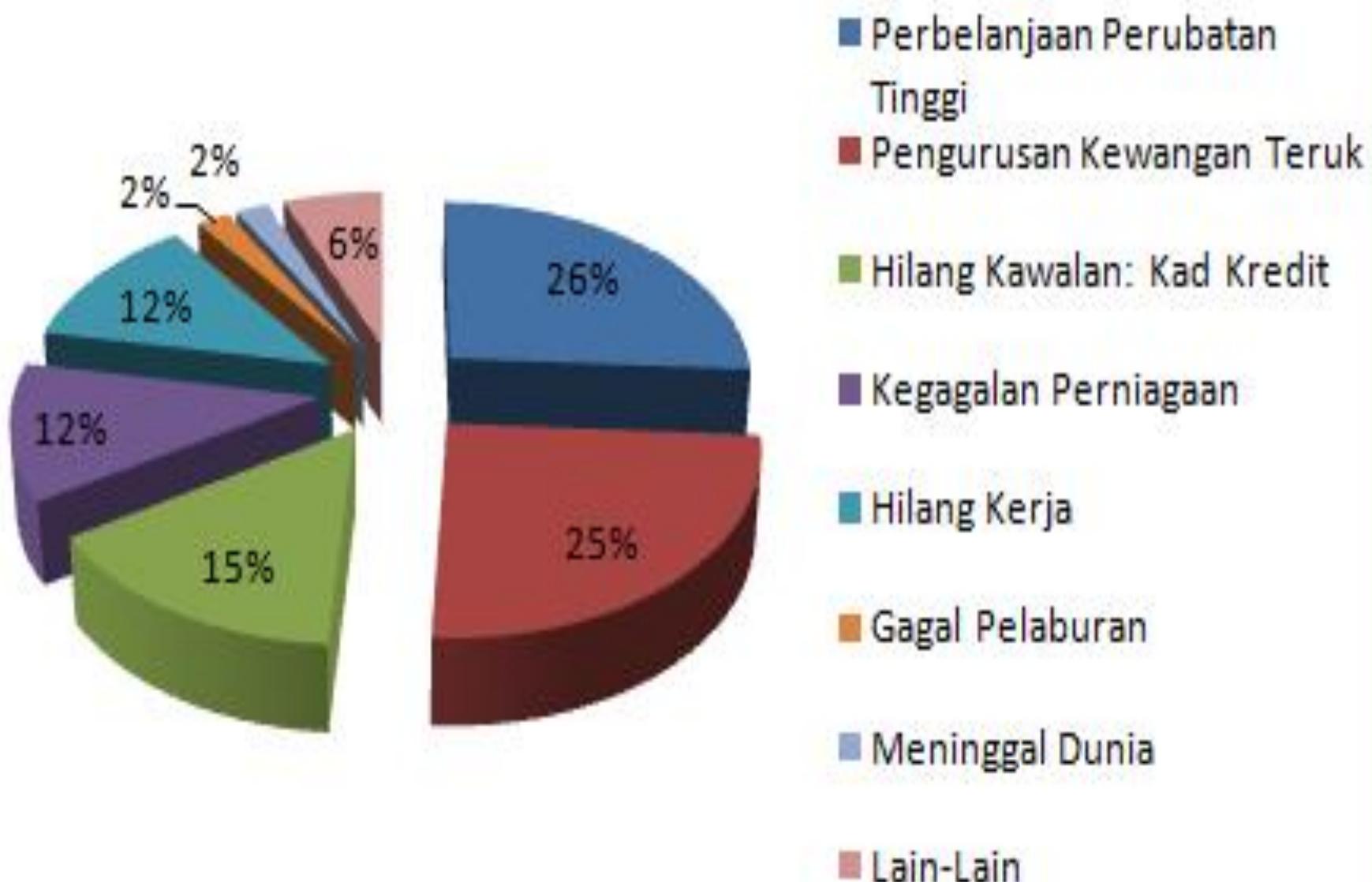
**10,439**  
only had instant noodles  
for meals  
**41%**



**14,458**  
only had RM5 a day  
for meals  
**57%**

Respondents from UiTM, UM, UIAM, UKM, UUM, UTHM

## Sebab Utama Kesulitan Kewangan





## STRUKTUR YURAN KURSUS PENGAJIAN TINGGI

	Perubatan	Kejuruteraan	Undang-Undang	Perniagaan	IT
Dalam Negara					
Awam	RM 12,710	RM 8,850	RM 7,740	RM 7,560	RM 9,040
Swasta	RM 255,400	RM 66,000	RM 62,040	RM 43,560	RM 49,610
Luar Negara					
US	RM 641,351	RM 473,432	RM 233,324	RM 233,324	RM 473,432
UK	RM 669,685	RM 285,365	RM 273,771	RM 366,939	RM 288,180
Australia	RM 725,619	RM 303,194	RM 274,770	RM 187,956	RM 212,473

Nota: Anggaran yuran di atas TIDAK termasuk kos penginapan, makan minum, perjalanan dan buku.

# KENALPASTI SUMBER KEWANGAN.

Jika anda tahu jumlah "pendapatan" anda setiap bulan, perancangan budget anda akan menjadi lebih mudah.

Contoh sumber kewangan:

- Biasiswa atau pinjaman pelajaran
- Elaun dari keluarga
- Elaun dari pihak universiti



**PENYATA PERBELANJAAN PERIBADI BULAN JAN**

Perkara	Perbelanjaan Terkini	Pembaziran?		Perbelanjaan Baru	Simpanan Bulanan Tambahan
		Dibuang? Ya/Tidak	Boleh Dikurangkan Ya/Tidak		
<b>Peribadi</b>					
Makan di Luar	RM			RM	RM
Pakaian	RM			RM	RM
Hiburan	RM			RM	RM
Telefon Bimbit	RM			RM	RM
Insurans Nyawa					
Perubatan	RM			RM	RM
Cukai Peribadi	RM			RM	RM
Derma	RM			RM	RM
Broadband	RM			RM	RM
<b>Perumahan</b>					
Pinajaman	RM			RM	RM
Utiliti	RM			RM	RM
Barang-Barang					
Dapur	RM			RM	RM
Cukai Harta	RM			RM	RM
Insurans Rumah	RM			RM	RM
<b>Kenderaan</b>					
Bayaran Kereta	RM			RM	RM
Minyak Kereta	RM			RM	RM
Penyelenggaraan	RM			RM	RM
Insurans Kereta	RM			RM	RM
Cukai Jalan	RM			RM	RM
Bayaran Meletak Kereta					
Kenderaan Awam	RM			RM	RM
<b>JUMLAH</b>	RM			RM	RM

+

# Perancangan Kewangan

Contoh: Perancangan memiliki kereta





PLANNING

## Honda Accord 2.0

RM141,100

- Down Payment: RM14,110
- Financing: RM126,990
- Profit Rate: 2.9%
- Tenure: 9 years
- Monthly Installment: RM1,483





## PLANNING

RM248,888

- Down Payment Min: RM24,888
- Financing: RM223,900
- Profit Rate: 2.9%
- Tenure: 9 years
- Monthly Installment: RM2,615





PLANNING

## Honda Civic 1.8S

RM113,800

- Down Payment: RM11,380
- Financing: RM102,420
- Profit Rate: 2.9%
- Tenure: 9 years
- Monthly Installment: RM1,196





PLANNING

## MYVI 1.3S

RM44,262

- Down Payment: RM4,426
- Financing: RM39,830
- Profit Rate: 3.2%
- Tenure: 9 years
- Monthly Installment: RM476



+

PLANNING

## Perodua Axia 1.0 SA

RM35,527

- Down Payment: RM3,552
- Financing: RM31,900
- Profit Rate: 3.2%
- Tenure: 9 years
- Monthly Installment: RM381





# January 2017

PLANNING

	(RM)
Gross Salary	3,000.00
Less EPF	300.00
Take Home Pay	2,700.00
Less:	
Food Expenses	500.00
Transport	200.00
Accommodation	400.00
Miscellaneous	400.00
Send to Parents	200.00
Total Expenses	1,700.00
Net Savings Per Month	1,000.00



# Budget for Year 2018

	(RM)
Savings as at 1/1/2018	12,000.00
Less Down Payment	4,426.00
Cash In Hand	7,574.00
Annual Maintenance & Servicing	800.00
Road Tax	120.00
Insurance/ Takaful	1,000.00
Changing of Spare Parts	1,000.00
Total Expenses	2,920.00
Surplus as at 31/12/2018	4,654.00



## As at Jan 2018 CASH FLOW

PLANNING

	HONDA CIVIC (RM)	MYVI (RM)
Gross salary	3,200.00	3,200.00
Less EPF	320.00	320.00
Take home pay	2,880.00	2,880.00
Less		
Food expenses	500.00	500.00
Accommodation	400.00	400.00
Miscellaneous	400.00	400.00
Send to Parents	200.00	200.00
Total Expenses	1,500.00	1,500.00
Balance	1,380.00	1,380.00
Petrol	300.00	300.00
Toll	200.00	200.00
Net	880.00	880.00
Monthly Installment	1,196.00	476.00
	(316.00)	404.00
	<b>Shortfall</b>	<b>Surplus</b>

# Epilog

