# Scholarship and Loan Handbook

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Introduction

Study loan is crucial for all students. Without study loan, it will be a burden for students to pay their tuition fees.

The main task of the Scholarship and Loan Unit (SLU) is to assist students in their application for financial assistance. There are 3 main types of study loan available at TCS namely PTPTN, MARA and loan from commercial banks.

Students who register with TCS must apply for study loan to ensure secure payment of the tuition fees. Students who opt for self payment are reminded to pay the tuition fees promptly.

Besides study loan, this unit also assists Bumiputra students in applying for MARA Advancement Loan. This loan is to help students to pay for their registration fees and other basic necessities. The loan amount and approval are solely determined by Mara.

Besides that, scholarship and bursary schemes are available to help non-Bumiputra students with PTPTN loan to ease their burden in paying for the installments.

With the financial assistance available, we hope we can help our students to study here with minimum financial worries. In all cases, the students themselves are responsible to complete the loan application form, agreement and prepare the necessary supporting documents for submission to the loan provider.
PTPTN BACKGROUND

PTPTN was established on 1st of July 1997. PTPTN’s first operation was on 1st November 1997.

OBJECTIVE

The objective is to ensure that efficient study loan is provided to all qualified students in IPT together with the government’s move to guarantee that no students should be unable to join IPT due to financial problems.

The maximum loan for Diploma level study is RM24,000.00. administration cost of 1% per annum will be charged with effect from 6 August 2008.

PTPTN APPLICATION PROCESS

AA  CONDITION FOR APPLICATION

• Applicant must be a Malaysian citizen.
• Passed SPM with minimum 3 credits in any subjects.
• Registered full time in Diploma / Degree programme approved by MQA and JPS.
• Never received other sponsorship.
• For student who has been granted the PTPTN loan before and quit or has been dismissed from other institution, all the outstanding balance must be settled first before applying for the second time.

BB  DOCUMENT NEEDED

1. PTPTN pin number for online application is available at the price of RM5.00 per set at the Finance Department. The pin number is bought from Bank Simpanan Nasional (BSN).
2. Upon completing the PTPTN online application, you must prepare the certified documents as listed below:
   c. Applicant’s Identity Card
   d. Offer letter from Technology College Sarawak
e. Photocopy of SPM certificate  
f. Photocopy of CIMB Bank passbook  
g. Parents Identity Card  
h. Parents’ pay slips or a formal letter that verifies their monthly income.  
i. Death certificate (if applicable)  

CC. FORM & DOCUMENT SUBMISSION  

1. The application form must be submitted within one week after registration. Failure to do so will affect the loan processing.  
2. If the application is submitted upon completion of the first semester, PTPTN will only sponsor the tuition fees from second semester onwards. Thus, all expenses in semester 1 will be borne by the students themselves.  
3. All forms that have been completed must be returned to the Scholarship and Student Loan Unit (SLU). SLU will then arrange online application.  
4. All PTPTN forms must be sent through SLU.  

PTPTN AGREEMENT PROCESS  

1.0 Within 5 working days upon receipt of the online application form, PTPTN will issue an offer letter to the student.  
2.0 This offer letter comes with 2 copies of the loan agreement that can be obtained from the website. The agreement needs to be completed and returned to the SLU within 1 week. PTPTN Officer will arrange their schedule to come to collect agreement and get the students’ thumbprint.  

AA. TUITION FEES PAYMENT  

5.1 PTPTN pays a sum of RM4,000.00 / RM8,000.00 every semester (without monthly allowance). However, the amount will be less for the first payment due to the following deductions,
Examples:
One-Time Insurance Fee RM90.00 (actual amount may vary depends on PTPTN)
Total RM90.00

Nett Payment : RM4,000.00-RM90.00
= RM3910.00

6.1 Students are to be reminded that the continuity of the loan depends solely on their academic achievement. They must maintain at least GPA 2.00 in every semesters. Should the student score less than GPA 2.00, the loan for the following semester will automatically be suspended and will only be continued after scoring the minimum GPA 2.00 in the following semester.

For example:

<table>
<thead>
<tr>
<th>Sem</th>
<th>Result</th>
<th>Self* Payment</th>
<th>PTPTN*</th>
<th>Remarks</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>2.00</td>
<td></td>
<td></td>
<td>Loan still being processed</td>
</tr>
<tr>
<td>2</td>
<td>1.87</td>
<td></td>
<td></td>
<td>Loan released as student scored 2.00 in sem 1</td>
</tr>
<tr>
<td>3</td>
<td>2.00</td>
<td></td>
<td></td>
<td>Loan suspended as student scored less than 2.00 in sem 2</td>
</tr>
<tr>
<td>4</td>
<td>1.98</td>
<td></td>
<td></td>
<td>Loan released as student scored 2.00 in sem 3</td>
</tr>
<tr>
<td>5</td>
<td>2.00</td>
<td></td>
<td></td>
<td>Loan suspended as student scored less than 2.00 in sem 4</td>
</tr>
<tr>
<td>6</td>
<td>2.00</td>
<td></td>
<td></td>
<td>Loan released as student scored 2.00 in sem 5</td>
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* Total amount funded by PTPTN is RM16,000.00
* Total amount need to be self sponsored is RM8,000,000
REPAYMENT OF THE LOAN

- The PTPTN loan payment needs to be settled 6 months after graduating or working; whichever comes first.
- The monthly amount to be paid is stated in the offer letter of the study loan agreement.
- Students are advised to make payment when they receive the statement from PTPTN.
- PLEASE DO NOT MAKE PAYMENT if you have not checked your account status with PTPTN.
- PTPTN must be informed when payment is made to ensure that the payment goes into the correct account.
MARA BACKGROUND

MARA Study Loan Sponsorship Department has been established since 1996 under MARA Act. Formerly known as Scholarship Department, it was upgraded to MARA Study Loan Sponsorship Department in year 1983.

OBJECTIVE

To offer study loan to all qualified Bumiputra students to pursue their education at local/overseas university/college. To become the most excellent study loan provider in order to increase Bumiputra students in technology, skills, professional and management courses.

WHAT IS MARA LOAN?

- MARA loan is a study loan for all Bumiputra students with minimum requirement of 5 credits in SPM examination (BM and 2 other subjects). English subject is compulsory pass.
- If either one of the parent is Muslim/Bumiputra, the student is eligible to apply for MARA Study Loan.
- Parent’s salary for a year should not exceed RM80,000.00 combined.
- Deadline for application submission is 2 weeks from the 1st day of class.
- Failing to comply after 2 weeks will result in student being barred from class.

MARA APPLICATION PROCESS

AA CONDITION FOR APPLICATION

- Student must be a Malaysian citizen.
- Student must be registered full time for Diploma / Degree courses approved by MQA and JPS
- Student has never received any other sponsorship.
- For student who has been granted MARA loan before and quit or being dismissed from the institution, SLU must be informed before applying.
- Deadline for application submission is 2 weeks from the 1st day of class.
- Failing to comply after 2 weeks will result in student being barred from class.

BB DOCUMENT NEEDED

- MARA application forms are available at Finance Department for free. Please refer to Attachment 1.
- Upon completing the MARA form, you must submit the form with certified documents as listed below:
  v. Offer letter from Technology College
vi. Photocopy of student’s Birth Certificate
vii. Photocopy of Parents’ Death Certificate (if applicable)
viii. Photocopy of student’s Identity Card
ix. Photocopy of Parents’ Identity Card
x. Photocopy of SPM Certificate
xi. Parents’ pay slip or a formal letter that verifies their monthly income
xii. An essay of approximately 300 words about yourself, study plan and career plan.
xiii. Photocopy of Parents’ Divorce certificate. (if applicable)
xiv. Passport size photo

**CC FORM & DOCUMENT SUBMISSION**

- The application form must be submitted within one week after registration. Failure to do so will affect the loan processing.
- If the application is submitted upon completion of the first semester, MARA will only sponsor the tuition fees from second semester onwards. Thus, all expenses in semester 1 will be borne by the students themselves.
- All forms that have been completed must be returned to the Scholarship and Student Loan Unit (SLU). SLU will then arrange for delivery of the forms to the MARA headquarters in Kuala Lumpur.
- All MARA forms must send through SLU.

**MARA AGREEMENT PROCESS**

- After sending the completed applications, students will be issued with an offer letter from MARA.
- This offer letter comes with 4 sets of agreement.
- Two weeks is given to complete the MARA agreement.
- A compulsory stamp duty of RM10/- will be stamped on each agreement book.

**AA. MARA MONTHLY ALLOWANCE**

- MARA will issue the first monthly allowance to student after submission of the completed agreement.
- The amount of the first cheque is usually RM1,860.00 – RM3780.00.
- A cheque of RM630.00 will be issued monthly to student.
- MARA will continue to issue the cheque until the approved period has expired.
- The student can refer to the offer letter given by MARA regarding this matter.
BB. MARA INVOICE

- Students are required to sign the MARA invoice for 6 semester.
- The purpose for this invoice is to charge the tuition fees to the qualified student.
- Please refer to Attachment 2.

CC. REPAYMENT OF MARA LOAN

- Every six months, MARA will issue a statement to students who have received the Mara monthly allowance and tuition fees.
- This will become the student’s reference in repaying the MARA loan.
- Students may make the repayment loan after receiving confirmation from MARA KL regarding their status. In order to pay back, student should get status of “END OF AWARD” from MARA KL.
**DATUK PROF DR ISMAIL MD SALLEH SCHOLARSHIP SCHEME**

**WHO IS ELIGIBLE TO APPLY?**

The scholarship will only be given to UTM Diploma or IUCTT Degree Year 2 & Year 3 students who fulfills the following conditions:

- Only students who are under PTPTN Loan are eligible for this scheme.
- Student must be consistently active in co-curricular activities throughout the semesters.
- For UTM students, they must achieve a minimum CGPA of 3.50 per semesters.
- For Degree students, they must achieve CGPA of 3.50 per semester.

Upon approval of the scholarship, the recipient is required to serve the college a maximum of 60 hours per semester. Please refer to Attachment 3.

**YB IR HJ DAUD ABD RAHMAN BURSARY SCHEME**

**WHO IS ELIGIBLE TO APPLY?**

The scholarship will only be given to UTM Diploma or IUCTT Degree Year 2 & Year 3 students who fulfills the following conditions:

- Only students who are under PTPTN Loan are eligible for this scheme.
- For UTM students, they must achieve a minimum CGPA of 3.00 per semester.
- The parents’ income must not exceed RM2,000.00 per month.
- The Bursary is valid for only one semester. Application needs to be done every semester. Please refer to Attachment 4.
- For Degree students, they must achieve CGPA of 3.00 - 3.50 per semester.
MARA STUDY LOAN ADVANCEMENT

WHO IS ELIGIBLE TO APPLY?

1. All registered Technology College Sarawak students are eligible to apply.
2. The parents’ income must not exceed RM4,000.00 per month.
3. All applications must be submitted before or within 1 week after class commencement.

DOCUMENTS NEEDED

1. Student’s Identity Card
2. Technology College Sarawak Offer Letter
3. Student’s Birth Certificate
4. Parents and Guarantor’s Birth Certificate
5. Parents and Guarantor’s Identity Card
6. Parents and Guarantor’s Salary Slip or Form J (if available).