

Financial Aids



In the aid of students in the financing of studies, following schemes are able to help students in their fees.

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Kojadi : Koperasi JayaDiri Malaysia Berhad primary objective is to extend an effective educational loan facility to needy students to pursue higher education and secondly to nurture human resource into well-trained manpower for the Malaysian Community and the Nation.

- Provides study loan for student and upon completing studies only students need to repay back.

[Click for Loan Application Form](#)

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EMPLOYEES PROVIDENT FUND (EPF) EDUCATION WITHDRAWAL SCHEME. This scheme allows qualified EPF members to withdraw their savings from the second account to finance either their study or their children's study. The purpose is to finance education fees (which includes tutorials fees, practical training fees, lab fees, library fees), hostel fees and flight fees and flight tickets only.

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PTPK : Perbadanan Tabung Pembangunan Kemahiran, a government Skills Development Fund (TPK) to provide financial assistance in the form of loans to skills trainees especially school leavers. The fund is managed by the Skills Development Fund Corporation (PTPK). The function of PTPK is to provide skills training loan to individuals such as school leavers, graduates and others who are interested in pursuing Malaysian Skills Certification (SKM).

- Provides study loan for student and upon completing studies only students need to repay back.

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[Perbadanan Tabung Pendidikan Tinggi Nasional \(PTPTN\)](#)

The National Higher Education Fund (*Perbadanan Tabung Pendidikan Tinggi Nasional, PTPTN*) was set up with the aim of providing education loans to students pursuing their studies at local higher education institutions (HEIs). Any higher educational institutions established or deemed to have been established under the Education Act 1996 and which is determined by the Minister to be a higher educational institutions. The PTPTN education loans are subject to a flat rate of Upah (Ujrah) of 1% per annum.