

Title of Thesis	A study of financing tertiary education in Malaysia
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ABSTRACT

As the standard of living increasing, tertiary education is getting higher nowadays. The demand for tertiary education has increases from time to time. The increase in tertiary education cost has become the general trend. Since the income of people does not increase with the tertiary education cost, studying in universities has become a burden especially for poor families.

This thesis is a study of financing tertiary education in Malaysia. It aims to help the students to finance their tertiary education in terms of financial schemes such as study loans or scholarships and discovers the better ways of financing, whether through work-study programmes or other better programmes.

Quantitative research method is preferred in this research. Surveys questionnaires were given to 50 respondents who were The National Higher Education Fund (PTPTN) holders or The Public Services Department (JPA) scholarship holders and those who work (ever work) in the relevant field. Simple Statistics Analysis is used to analyze the data obtained from the questionnaires.

The research shows some major finding which should be emphasized on. The areas mentioned are (1) Tertiary education has become a need in Malaysia; (2) The cost of financing tertiary education was high, including The National Higher Education Fund (PTPTN) loan; (3) Tertiary education financing programmes or schemes were also a need; (4) Working for longer hours will have some impact on the students; however, the impact was

not so significant; (5) The awareness on the foreign countries ways of financing tertiary education or financing programmes was not common in Malaysia.

The critical areas have been further discussed for better understanding. For improvement purposes, recommendations for each major area have been provided. In addition to that, several areas which can be conducted for future research were also been included in this research.

Lastly, this research is hope is a success to help people especially the poor to finance tertiary education so that everyone can has the chances to advance their studies.