SULIT

KEMENTERIAN PENDIDIKAN TINGGI
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI

BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENDIDIKAN TINGGI

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI I : 2024/2025

DPF50093: INTRODUCTION TO FINANCIAL PLANNING

TARIKH : 4 DISEMBER 2024
MASA : 8.30 AM – 10.30 AM (2 JAM)

Kertas ini mengandungi **TUJUH (7)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Pelepasan Cukai 2023 dan Kadar Cukai 2023

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

INSTRUCTION:
This section consists of **FOUR (4)** structured questions. Answer **ALL** questions.

ARAHAN:
*Bahagian ini mengandungi **EMPAT (4)** soalan berstruktur. Jawab semua soalan.*

QUESTION 1
SOALAN 1

CLO2 (a) List **FIVE (5)** outflow items in cash flow.
*Senaraikan **LIMA (5)** item pendapatan dalam aliran tunai.*

[5 marks]
[*5 markah*]

CLO2 (b) Budgeting is the process of projecting, monitoring and controlling future income and expenditure.
Discuss **FIVE (5)** steps of budget approach.
Belanjawan ialah proses mengunjur, memantau dan mengawal pendapatan dan perbelanjaan masa hadapan.
*Bincangkan **LIMA (5)** langkah dalam pendekatan belanjawan*

[10 marks]
[*10 markah*]

CLO2 (b) The following details are extracted from Client Y after the scrutinisation of his income and expenditure.
Maklumat berikut diperoleh dari Klien Y selepas diteliti jenis pendapatan dan perbelanjaan yang dimilikinya bagi bulan September 2023.

Item – September 2023	**RM**
Salary / *Gaji*	17,300
Rental Income / *Pendapatan sewa*	400
Monthly housing loan / *Bayaran pinjaman rumah*	1,958
Monthly car loan / *Bayaran pinjaman kereta*	2,488
Utilities / *Utiliti*	1,433

Maid /*Pembantu Rumah*	1,600
Takaful contribution / *Sumbangan Perlindungan takaful*	850
Market value of land/ *Harga pasaran tanah*	201,210
Asset – GBI Unit Trust / *GBI Amanah Saham*	12,500
Car maintenance / *Penyelenggaraan kereta*	3,480
Miscellaneous expenses/ *Belanja pelbagai*	5,330

Construct Cash Flow Statement based on the following details.

Hitungkan Penyata Aliran Tunai berdasarkan butiran berikut.

[10 marks]

[*10 markah*]

QUESTION 2
SOALAN 2

CLO2 (a) Compare **FIVE (5)** aspects of insurance and takaful.
*Bandingkan **LIMA (5)** aspek insurans dan takaful.*

[10 marks]
[*10 markah*]

CLO2 (b) The table below shows the accounting details of Mr. Woddy in Year 2023.
Jadual di bawah menunjukkan butiran perakaunan Encik Woddy bagi Tahun 2023.

Items/ *Item*	RM (annually/ t*ahunan*)
Groceries/ *Barangan Runcit*	9,600
Petrol/ *Petrol*	6,000
Clothing/ *Pakaian*	2,000
Home Maintenance/ *Penyelenggaraan rumah*	1,000
Car Maintenance/ *Penyelenggaraan kereta*	3,550
Credit Cards/ *Kad Kredit*	8,500
Telephone/ *Telefon*	900
Miscellaneous expenses/ *Belanja pelbagai*	5,400
Tax Payable/ *Cukai kena bayar*	11,644
Takaful Coverage/ *Perlindungan Takaful*	200,000
Capital Intact/ *Modal Utuh*	6%

i. Construct a table for Mr. Woddy to explain about risk and the importance of risk management as wealth protection.
Bina jadual untuk Encik Woddy bagi menerangkan tentang risiko dan kepentingan pengurusan risiko sebagai perlindungan kekayaan.

[5 marks]
[*5 markah*]

ii. Based on the details given, calculate the risk management needs analysis for Mr.Woddy.
Berdasarkan butiran diberikan, hitung analisis keperluan pengurusan risiko untuk Encik Woddy.

[10 marks]
[*10 markah*]

QUESTION 3
SOALAN 3

CLO2 (a) State **FIVE (5)** types of investment.
*Nyatakan **LIMA (5)** jenis pelaburan.*

[5 marks]
[*5 markah*]

CLO2 (b) An investment pyramid is a portfolio strategy that allocates assets according to the relative risks.
Explain **FOUR (4)** levels of investment pyramid with relevant examples.
Piramid pelaburan ialah strategi portfolio yang memperuntukkan aset mengikut risiko relatif.
*Terangkan **EMPAT (4)** peringkat dalam piramid pelaburan dengan contoh yang sesuai.*

[10 marks]
[*10 markah*]

CLO2 (c) There are many types of investments offered with a different level of risk and return. Investors should consider each type of investment before determining an asset allocation that aligns with their goals.
Terdapat banyak jenis pelaburan yang ditawarkan dengan tahap risiko dan pulangan yang berbeza. Pelabur harus mempertimbangkan setiap jenis pelaburan sebelum menentukan peruntukan aset yang sejajar dengan matlamat mereka.

Organize **FOUR (4)** alternatives of investment available in the financial market.
*Aturkan **EMPAT (4)** alternatif produk pelaburan yang terdapat dalam pasaran kewangan.*

[10 marks]
[*10 markah*]

QUESTION 4
SOALAN 4

CLO2 (a) Discuss **FOUR (4)** types of wealth subjected to zakat.
*Bincangkan **EMPAT (4)** jenis harta yang perlu di bayar zakat*

[10 marks]
[*10 markah*]

CLO2 (b) The details below are extracted from Hakim's financial receipts for Year 2023.

Butiran di bawah dipetik daripada resit kewangan Diana bagi Tahun 2023.

Item/ *Item*	**RM (annually/ *tahunan*)**
Salary/ *Gaji*	64,600.00
Self-expenses/ *Perbelanjaan peribadi*	14,400.00
Dividends/ *Dividen*	15,202.00
Rental income/ *Pendapatan sewa*	6,000.00
Return on savings/ *Pulangan atas simpanan*	6,250.00
Spouse as a housewife / *Pasangan sebagai seorang surirumah*	12,000.00
Medical expenses to parents/ *Belanja perubatan kepada ibu bapa*	3,600.00
Life takaful premium/ *Premium takaful nyawa*	3,600.00
EPF/ *KWSP*	11% of the salary/ *11% daripada gaji*
Education fee/ *Yuran pendidikan*	2,400.00
Two (2) children under 18 years old	

Based on details above,

Berdasarkan maklumat diberikan,

i. Based on the Tax Relief and Tax Rate 2023 as attached, calculate the required tax on income by Hakim in Year 2023.

Berdasarkan Perlepas Cukai dan Kadar Cukai 2023 seperti dilampirkan, hitungkan pembayaran cukai pendapatan oleh Hakim bagi Tahun 2023.

[10 marks]

[*10 markah*]

ii. Demonstrate **TWO (2)** ways of tax planning strategies.

*Tunjukkan **DUA (2)** cara strategi perancangan cukai.*

[5 marks]

[*5 markah*]

SOALAN TAMAT

Tax Reliefs

Year of Assessment 2023 (Last updated on 6th November 2023)

No	Individual Relief Types	Amount (RM)
1	Individual and dependent relatives	9,000
2	Medical treatment, special needs and carer expenses for parents (Medical condition certified by medical practitioner)	8,000 (Restricted)
3	Purchase of basic supporting equipment for disabled self, spouse, child or parent	6,000 (Restricted)
4	Disabled individual	6,000
5	Education fees (Self): i. Other than a degree at masters or doctorate level – Course of study in law, accounting, islamic financing, tehcnical, vocational, industrial, scientific or technology ii. Degree at masters or doctorate level – Any course of study iii. Course of study undertaken for the purpose of upskilling or self-enhancement (**Restricted to RM2,000**)	7,000 (Restricted)
6	Medical expenses on: i. Serious diseases for self, spouse or child ii. Fertility treatment for self or spouse iii. Vaccination for self, spouse and child (**Restricted to RM1,000**)	10,000 (Restricted)
7	Expenses (**Restricted to RM1,000**) on: i. Complete medical examination for self, spouse or child	

	ii. COVID-19 detection test including purchase of self-detection test kit for self, spouse or child iii. Mental health examination or consultation for self, spouse or child	
8	Expenses (**Restricted to RM4,000**) for child aged 18 and below: i. Assessment of intellectual disability diagnosis ii. Early intervention programme / intellectual disability rehabilitation treatment	
9	Lifestyle – Expenses for the use / benefit of self, spouse or child in respect of: i. Purchase or subscription of books / journals / magazines / newspapers / other similar publications (Not banned reading materials) ii. Purchase of personal computer, smartphone or tablet (Not for business use) iii. Purchase of sports equipment for sports activity defined under the Sports Development Act 1997 and payment of gym membership iv. Payment of monthly bill for internet subscription (Under own name)	2,500 (Restricted)
10	Lifestyle – Additional relief for the use / benefit of self, spouse or child in respect of: i. Purchase of sports equipment for any sports activity as defined under the Sports Development Act 1997 ii. Payment of rental or entrance fee to any sports facility iii. Payment of registration fee for any sports competition where the organizer is approved and licensed by the Commissioner of Sports under the Sports Development Act 1997	500 (Restricted)
11	Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Deduction allowed **once in every TWO (2)** years of assessment)	1,000 (Restricted)
12	Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below	3,000 (Restricted)
13	Net deposit in Skim Simpanan Pendidikan Nasional (Net deposit is the total deposit in 2023 **MINUS** total withdrawal in 2023)	8,000 (Restricted)

14	Husband / wife / payment of alimony to former wife	4,000 (Restricted)
15	Disabled husband / wife	5,000
16a	Each unmarried child and under the age of 18 years old	2,000
16b	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses).	2,000
	Each unmarried child of 18 years and above that: i. receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/ preparatory courses). ii. receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). iii. the instruction and educational establishment shall be approved by the relevant government authority.	8,000
16c	Disabled child	6,000
	Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	8,000
17	Life insurance and EPF Civil servants' pension schemes, non-civil servants pension schemes and self-employed category: i. Mandatory contributions to approved schemes or voluntary contributions to EPF (excluding private retirement schemes) or contributions under any written law (**Restricted to RM4,000**) ii. Life insurance premium payments or family takaful contributions or additional voluntary contributions to EPF (**Restricted to RM3,000**)	7,000 (Restricted)
18	Deferred Annuity and Private Retirement Scheme (PRS)	3,000 (Restricted)
19	Education and medical insurance	3,000 (Restricted)

20	Contribution to the Social Security Organization (SOCSO)	350 (Restricted)
21	Expenses on charging facilities for Electric Vehicle (Not for business use)	2,500 (Restricted)

Tax Rate 2023

Category	Chargeable Income	Calculations (RM)	Rate %	Tax(RM)
A	0 - 5,000	On the First 5,000	0	0
B	5,001 - 20,000	On the First 5,000 Next 15,000	1	0 150
C	20,001 - 35,000	On the First 20,000 Next 15,000	3	150 450
D	35,001 - 50,000	On the First 35,000 Next 15,000	6	600 900
E	50,001 - 70,000	On the First 50,000 Next 20,000	11	1,500 2,200
F	70,001 - 100,000	On the First 70,000 Next 30,000	19	3,700 5,700
G	100,001 - 400,000	On the First 100,000 Next 300,000	25	9,400 75,000
H	400,001 - 600,000	On the First 400,000 Next 200,000	26	84,400 52,000
I	600,001 - 2,000,000	On the First 600,000 Next 1,400,000	28	136,400 392,000
J	Exceeding 2,000,000	On the First 2,000,000 Next ringgit	30	528,400