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 II : 2023/2024

DPF50093: INTRODUCTION TO FINANCIAL PLANNING

TARIKH : 27 MEI 2024
MASA : 11.30 PAGI - 1.30 PETANG

Kertas ini mengandungi **LAPAN (8)** halaman bercetak.
Subjektif (4 soalan)
Dokumen sokongan yang disertakan : Lampiran IFP

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) Identify **FIVE (5)** cash inflow items.
*Kenal pasti **LIMA (5)** item aliran tunai masuk.*

[5 marks]
[*5 markah*]

CLO2 (b) Explain **FIVE (5)** types of current assets.
*Terangkan **LIMA (5)** jenis aset semasa.*

[10 marks]
[*10 markah*]

CLO2 (c) The following details are extracted from Mr. Lutfi Hanif after the scrutinization of his assets and liabilities.
Maklumat berikut diperoleh dari Encik Lutfi Hanif selepas diteliti jenis aset dan liabiliti yang dimilikinya.

Item	**RM**
Bond purchases/ *Pembelian bon*	150,000
Personal loan/ *Pinjaman peribadi*	12,000
Savings accounts/ *Akaun simpanan*	57,650
IT equipment/ *Peralatan IT*	9,560
Car/ *Kereta*	135,800
Cash on hand/ *Tunai di tangan*	12,580
Payable expenses/ *Perbelanjaan terakru*	13,660
Depreciation of car/ *Susut nilai kereta*	13,580

Calculate the net worth based on the above details.

Hitungkan nilai bersih berdasarkan butiran di atas.

[10 marks]

[*10 markah*]

QUESTION 2

SOALAN 2

CLO2 (a) Elaborate **FOUR (4)** types of risk in the financial market.

*Jelaskan **EMPAT (4)** jenis risiko dalam pasaran kewangan.*

[10 marks]

[*10 markah*]

CLO2 (b) Mrs. Lee is concerned about her well-being after the departure of her husband. She meets Mr. Yeoh to consult on her financial planning on insurance and risk management.

Puan Lee mengambil berat tentang kesejahteraannya selepas kematian suaminya. Dia bertemu Encik Yeoh untuk berunding mengenai perancangan kewangannya tentang insurans dan pengurusan risiko.

i. Derive **TWO (2)** types of insurance coverage available in managing the risk of Mrs. Lee.

*Terbitkan **DUA (2)** jenis perlindungan insurans yang terdapat bagi menguruskan risiko Puan Lee.*

[5 marks]

[*5 markah*]

ii. The table below shows the accounting details of Mrs. Lee in Year 2023.
Jadual di bawah menunjukkan butiran perakaunan Puan Lee bagi Tahun 2023.

Items/ *Item*	**RM (annually/ *tahunan*)**
Utilities/ Utiliti	6,480
Clothing/ *Pakaian*	4,770
Car maintenance/ *Penyelenggaraan kereta*	2,090
Credit cards/ *Kad kredit*	8,550
Household expenses/ *Belanja isi rumah*	10,650
Tax Payable/ *Cukai kena bayar*	1,550
Takaful coverage/ *Perlindungan takaful*	250,000
Capital intact/ *Modal utuh*	5.25%

Without using adjustment, calculate the risk management needs analysis for Mrs. Lee.
Tanpa menggunakan pelarasan, hitung analisis keperluan pengurusan risiko untuk Puan Lee.

[10 marks]
[*10 markah*]

QUESTION 3
SOALAN 3

CLO2 (a) List **FIVE (5)** types of investment.
*Senaraikan **LIMA (5)** jenis pelaburan.*

[5 marks]
[*5 markah*]

CLO2 (b) An investment pyramid is a hierarchical tool used in personal financial planning to prioritize various financial needs and goals.

Piramid pelaburan ialah alat hierarki yang digunakan dalam perancangan kewangan peribadi mengikut keutamaan kehendak dan matlamat kewangan.

Explain **FOUR (4)** levels in investment pyramid.
*Terangkan **EMPAT (4)** peringkat dalam piramid pelaburan.*

[10 marks]
[*10 markah*]

CLO2 (c) Shariah-compliant investments are required for the purpose of prevention of social harm and the protection of the individual.
Pelaburan patuh Shariah adalah penting bagi tujuan pencegahan kemudaratan masyarakat dan perlindungan individu.

Demonstrate **FOUR (4)** Shariah concepts in the investment.
*Tunjukkan **EMPAT (4)** konsep Shariah dalam pelaburan.*

[10 marks]
[*10 markah*]

QUESTION 4

SOALAN 4

CLO2 (a) Explain **FOUR (4)** types of zakat recipients.

*Jelaskan **EMPAT (4)** jenis penerima zakat.*

[10 marks]

[*10 markah*]

CLO2 (b) The details below are retrieved from Joseph's financial record in Year 2022.

Butiran di bawah diambil daripada rekod kewangan Joseph bagi Tahun 2022.

<table>
<tr><th colspan="2">Item/ Item</th><th>RM (annually/ tahunan)</th></tr>
<tr><td colspan="2">Salary/ Gaji</td><td>144,000</td></tr>
<tr><td colspan="2">Self-expenses/ Perbelanjaan peribadi</td><td>54,000</td></tr>
<tr><td colspan="2">Dividends/ Dividen</td><td>8,540</td></tr>
<tr><td colspan="2">Spouse/ Pasangan</td><td>6,000</td></tr>
<tr><td rowspan="2">Children's supervision/ Penjagaan anak</td><td>Under 18 years old (1 person)/ Bawah 18 tahun (1 orang)</td><td>3,000</td></tr>
<tr><td>Over 18 years old (2 persons)/ Lebih 18 tahun (2 orang)</td><td>3,000</td></tr>
<tr><td colspan="2">Contribution to parents/ Sumbangan kepada ibu bapa</td><td>3,600</td></tr>
<tr><td colspan="2">Life takaful premium/ Premium takaful nyawa</td><td>2,280</td></tr>
<tr><td colspan="2">EPF/ KWSP</td><td>15,840</td></tr>
<tr><td colspan="2">Education/ Pendidikan</td><td>12,000</td></tr>
</table>

Based on the given information,

Berdasarkan maklumat diberikan,

i. Calculate the required tax on income to Joseph.

Hitungkan pembayaran cukai pendapatan Joseph.

[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 SCHEDULE FOR YEAR OF ASSESSMENT 2022						
CATEGORY	**RANGE OF CHARGEABLE INCOME (a)**	**COMPUTATION RM (b)**		**RATE % (c)**	**TAX RM (d)**
A	0 - 5,000	First	5,000	0	0
B	5,001 - 20,000	First Next	5,000 15,000	1	0 150
C	20,001 - 35,000	First Next	20,000 15,000	3	150 450
D	35,001 - 50,000	First Next	35,000 15,000	8	600 1,200
E	50,001 - 70,000	First Next	50,000 20,000	13	1,800 2,600
F	70,001 - 100,000	First Next	70,000 30,000	21	4,400 6,300
G	100,001 - 250,000	First Next	100,000 150,000	24	10,700 36,000
H	250,001 - 400,000	First Next	250,000 150,000	24.5	46,700 36,750
I	400,001 - 600,000	First Next	400,000 200,000	25	83,450 50,000
J	600,001 - 1,000,000	First Next	600,000 400,000	26	133,450 104,000
K	1,000,001 - 2,000,000	First Next	1,000,000 1,000,000	28	237,450 280,000
L	Exceeding 2,000,000	First For every next ringgit	2,000,000	30	517,450 ....

Personal Tax Relief 2022

Self and Dependent
RM 9,000

Husband/Wife/ Alimony Payments
RM 4,000

Education Fees (Self)
RM 7,000

Life Insurance (Self & Spouse)
RM 3,000

Medical Expenses for Parents
RM 8,000

Education or Medical Insurance
RM 3,000

Medical Expenses on Serious Diseases
- Include Cost of Fertility Treatment for Married Couples
- RM1,000: Complete medical examination & Covid-19 detection test expenses
- RM1,000: Vaccination expenses

RM 8,000

Lifestyle
- Books & magazines
- Sport equipment
- Computer & smartphone
- Broadband
- Gym membership fee

RM 2,500

Sports Equipment
- Purchase of sports equipment
- Rental/entry fees for sports facilities
- Registration fees in sports competition

RM 500

NEW!

EV Charging Facilities
- Including installation, rental, hire-purchase of equipment or subscription fees

RM 2,500

Lifestyle
- Computer
- Smartphone
- Tablet

RM 2,500

Domestic Travel
- Accommodation fees on MOTAC registered premises
- Entrance fees to tourist attractions

RM 1,000

Ordinary Child Relief
RM 2,000

Childcare Fee
- Child aged <6

RM 3,000

Breastfeeding Equipment
- Working woman
- Once every 2 years

RM 1,000

Education Fee for Child
- Unmarried child age >18
- Receiving tertiary education

RM 8,000

Disabled Individual
RM 6,000

Basic Supporting Equipment
RM 6,000

Disabled Spouse
RM 5,000

Disabled Child Relief
- Unmarried child age >18

RM 6,000

PRS
RM 3,000

SOCSO & EIS
RM 350

EPF
RM 4,000

SSPN's Scheme (Children)
RM 8,000