



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 : 2025/2026

DPF50093 : INTRODUCTION TO FINANCIAL PLANNING

TARIKH : 07 MEI 2026

MASA : 2.30 PETANG - 4.30 PETANG (2 JAM)

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

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Lampiran Jadual

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)



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) Fernandez operates a small online business. The following information relates to his business for the month of June 2025:
*Fernandez menjalankan perniagaan dalam talian secara kecil-kecilan.
 Maklumat berikut berkaitan perniagaannya untuk bulan Jun 2025:*

Receipts / Penerimaan	
Cash sales / <i>Jualan tunai</i>	RM 8,500
Collection from credit customers / <i>Kutipan daripada pelanggan berhutang</i>	RM 4,200
Owner's additional capital introduced / <i>Modal tambahan pemilik</i>	RM 3,000

Payments / <i>Pembayaran</i>	
Purchase of inventory (cash) / <i>Pembelian inventori (tunai)</i>	RM 6,000
Rent expense / <i>Belanja sewa</i>	RM 1,200
Utilities expense / <i>Belanja utiliti</i>	RM 450
Wages paid / <i>Upah dibayar</i>	RM 1,800
Purchase of computer equipment / <i>Pembelian peralatan komputer</i>	RM 2,500

Calculate the cash flow from operating, investing, and financing activities.
Briefly ascertain the position of the business cashflow.

Kira aliran tunai daripada aktiviti operasi, pelaburan dan pembiayaan. Kenal pasti secara ringkas kedudukan aliran tunai perniagaan.

[10 marks]

[10 markah]

QUESTION 2

SOALAN 2

CLO2 (a) Discuss **TWO (2)** types of general insurance.

*Bincangkan **DUA (2)** jenis insurans am.*

[5 marks]

[5 markah]

- CLO2 (b) Haslinda is concerned about her well-being after the departure of her husband. She meets a certified financial planner to consult on her takaful and risk management.

Haslinda mengambil berat tentang kesejahteraan dirinya selepas pemergian suami. Beliau berjumpa dengan perancang kewangan yang bertaualiah untuk berunding mengenai pengurusan takaful dan risiko beliau.

The table below shows the accounting details of Haslinda in Year 2025.

Jadual di bawah menunjukkan butiran perakaunan Haslinda pada Tahun 2025.

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%

- i. Demonstrate **FOUR (4)** ways to protect the assets and dependants of Haslinda as part of her risk management.

*Tunjukkan **EMPAT (4)** cara untuk melindungi aset dan tanggungan Haslinda sebagai sebahagian pengurusan risikonya.*

[10 marks]

[10 markah]

- ii. Without using adjustment, calculate the risk management needs analysis for Haslinda.

Tanpa menggunakan pelarasan, hitung analisis keperluan pengurusan risiko untuk Haslinda.

[10 marks]

[10 markah]

QUESTION 3**SOALAN 3**

- CLO2 (a) Give **FIVE (5)** investment risks.
*Berikan **LIMA (5)** risiko pelaburan.*
- [5 marks]
[5 markah]
- CLO2 (b) Explain **FOUR (4)** Shariah concepts in investment.
*Terangkan **EMPAT (4)** konsep Shariah dalam pelaburan.*
- [10 marks]
[10 markah]
- CLO2 (c) An investment involves allocating money to certain assets intended towards achieving financial goals. An extensive financial market allows investors to opt for investment that fits their financial goals.
Pelaburan melibatkan peruntukan wang untuk sesetengah aset dengan sasaran untuk mencapai matlamat kewangan. Pasaran kewangan yang luas membolehkan pelabur memilih pelaburan yang sesuai dengan matlamat kewangan mereka.
- Write **FOUR (4)** financial goals of investors.
*Tuliskan **EMPAT (4)** matlamat kewangan pelabur.*
- [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 dikenakan zakat.*

[10 marks]

[10 markah]

CLO2

- (b) The details below are taken from the financial record of Marcos for Year 2024.
Butiran di bawah diambil daripada rekod kewangan Marcos bagi Tahun 2024.

Item / Item		RM (annually / tahunan)
Salary / Gaji		144,000
Self-expenses / Perbelanjaan peribadi		54,000
Bonuses / Bonus		8,540
Spouse / Pasangan		6,000
Children's supervision / Penjagaan anak	Under 18 years old (1 disabled person) / Bawah 18 tahun (1 orang kurang upaya)	7,000
	Under 18 years old (1 person) / Bawah 18 tahun (1 orang)	3,000
Contribution to parents / Sumbangan kepada ibu bapa		8,600
Life takaful premium / Premium takaful nyawa		2,280
EPF / KWSP		15,840
Upskilling fee / Yuran peningkatan kemahiran		7,200

Based on the given information,

Berdasarkan maklumat diberikan,

- i. ascertain **TWO (2)** tax planning strategies.

*kenal pasti **DUA (2)** strategi perancangan cukai.*

[5 marks]

[5 markah]

- ii. calculate the required tax on the income of Marcos.

hitungkan pembayaran cukai pendapatan Marcos.

[10 marks]

[10 markah]

SOALAN TAMAT

INDIVIDUAL RELIEF



HUSBAND / WIFE /
ALIMONY TO
FORMER WIFE
RM4,000



INDIVIDUAL &
DEPENDENT
RELATIVES
RM9,000



EDUCATION FEES
(SELF)
RM7,000



FURTHER
DEDUCTION
DISABLED INDIVIDUAL
RM6,000

DISABLED
HUSBAND / WIFE
RM5,000

- I) TERTIARY LEVEL OTHER THAN A
MASTERS OR DOCTORATE
DEGREE LEVEL
- II) MASTERS OR DOCTORATE
DEGREE LEVEL
- III) COURSE OF STUDY UNDERTAKEN
FOR THE PURPOSE OF UPSKILLING
OR SELF-ENHANCEMENT
(RESTRICTED TO RM2,000)

INSURANCE & CONTRIBUTIONS



PRIVATE RETIREMENT
SCHEME AND
DEFERRED ANNUITY
RM3,000



SSPN
(NET DEPOSIT)
RM8,000

SOCSSO / EMPLOYMENT
INSURANCE SYSTEM
RM350



LIFE INSURANCE AND EPF
RM7,000

- I) LIFE INSURANCE PREMIUM /
CONTRIBUTION TO
EPF (VOLUNTARY) / BOTH
(RESTRICTED TO RM3,000)
- II) CONTRIBUTION TO EPF
(VOLUNTARY / COMPULSORY) /
APPROVED SCHEME
(RESTRICTED TO RM4,000)



LIFESTYLE

LIFESTYLE
RM2,500

BENEFIT OF SELF, SPOUSE OR CHILD

- I) PURCHASE OR SUBSCRIPTION READING MATERIALS
- II) PURCHASE OF PERSONAL COMPUTER,
SMARTPHONE / TABLET
- III) INTERNET SUBSCRIPTION BILL (OWN NAME)
- IV) SKILL IMPROVEMENT / PERSONAL DEVELOPMENT
COURSE FEE



INSTALLATION / RENTAL / PURCHASE /
SUBSCRIPTION FEE OF ELECTRIC
VEHICLE CHARGING FACILITY
FOR OWN VEHICLE
RM2,500



LIFESTYLE -
ADDITIONAL EXPENSES
BENEFIT OF SELF, SPOUSE
OR CHILD
RM1,000

- I) PURCHASE OF SPORTS EQUIPMENT
- II) RENTAL / ENTRANCE FEE TO
ANY SPORTS FACILITY
- III) REGISTRATION FEE FOR
SPORTS COMPETITION
- IV) GYMNASIUM MEMBERSHIP
FEE / SPORTS TRAINING

MEDICAL & SPECIAL NEEDS



MEDICAL EXPENSES
RM10,000

(SELF, SPOUSE OR CHILD)

- I) SERIOUS DISEASE
- II) FERTILITY TREATMENT
(SELF OR SPOUSE)
- III) VACCINATION
(RESTRICTED TO RM1,000)
- IV) DENTAL EXAMINATION AND
TREATMENT (RESTRICTED TO RM1,000)

RESTRICTED TO RM1,000 FOR:
✓ COMPLETE MEDICAL EXAMINATION;
✓ COVID-19 DETECTION TEST; AND
✓ MENTAL HEALTH EXAMINATION /
CONSULTATION

- V) DIAGNOSIS / EARLY INTERVENTION /
REHABILITATION LEARNING DISABILITY CHILD
(RESTRICTED TO RM4,000)



EXPENSES FOR
PARENTS
RM8,000

- I) MEDICAL TREATMENT, DENTAL
TREATMENT, SPECIAL NEEDS
AND CARER EXPENSES
- II) COMPLETE MEDICAL EXAMINATION
(RESTRICTED TO RM1,000)

BASIC SUPPORTING EQUIPMENT
FOR DISABLED
(SELF, SPOUSE, CHILD OR
PARENT)
RM6,000



CHILD RELIEF



ADDITIONAL RELIEF
DISABLED CHILD
RM8,000

- I) AGE OF 18 YEARS AND ABOVE
- II) UNMARRIED
- III) FULL TIME INSTRUCTION
(DIPLOMA AND ABOVE IN
MALAYSIA / DEGREE AND ABOVE
OUTSIDE MALAYSIA)



UNMARRIED
CHILD UNDER THE
AGE OF 18 YEARS
RM2,000



UNMARRIED
DISABLED CHILD
RM6,000



CHILD - 18 YEARS AND ABOVE

RM2,000

- I) UNMARRIED
- II) FULL TIME INSTRUCTION

RM8,000

- I) UNMARRIED
- II) FULL TIME INSTRUCTION
(DIPLOMA AND ABOVE IN
MALAYSIA / DEGREE AND ABOVE
OUTSIDE MALAYSIA)



REGISTERED
CHILDCARE CENTRE /
KINDERGARTEN FEE
RM3,000

- I) AGE 6 YEARS OLD AND BELOW
- II) DEDUCTION ALLOWED EITHER BY
HUSBAND OR WIFE



PURCHASING OF
BREASTFEEDING
EQUIPMENT
RM1,000

- I) WOMEN TAXPAYERS ONLY
- II) CHILD AGE 2 YEARS OLD AND BELOW
- III) ALLOWED ONCE IN EVERY 2
YEARS OF ASSESSMENT

Updated as at : 17 December 2024

Disclaimer: This illustration serves as only a summary. For more information, please visit www.hasil.gov.my

TAX RATE FOR THE ASSESSMENT YEAR 2024

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