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 : 2025/2026

DPF50093 : INTRODUCTION TO FINANCIAL PLANNING

TARIKH : 25 NOVEMBER 2025
MASA : 11.30 PAGI - 1.30 PETANG (2 JAM)

Kertas ini mengandungi **SEPULUH (10)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Jadual Tax Relief, Tax Rate

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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) Describe cash budgeting in financial planning.

Huraikan belanjawan tunai dalam perancangan kewangan.

[5 marks]

[*5 markah*]

CLO2 (b) Compare **FIVE (5)** cash inflow items and cash outflow items

*Bandingkan **LIMA (5)** item aliran masuk tunai dan item aliran keluar tunai.*

[10 marks]

[*10 markah*]

CLO2 (b) The following are extract of the financial information of En. Nadir for the year 2024.

Maklumat berikut merupakan maklumat kewangan En. Nadir bagi tahun 2024.

Items	RM
QRS Bhd. Stocks / *QRS Bhd. saham*	17,300
Terraced house (current value) *Rumah teres (nilai semasa)*	250,000
Total financing balance for Terraced House *Jumlah baki pembiayaan untuk rumah teres.*	102,550
Total financing balance for Honda Civic *Jumlah baki pembiayaan untuk Honda Civic.*	45,000
Honda Civic (current value) *Honda Civic (nilai semasa)*	40,000
Outstanding balance of credit card	5,870

Baki tertunggak kad kredit	
ABC Unit Trust / *ABC Amanah Saham*	12,500
Saving Account / *Akaun simpanan*	3,480

Based on the information above, you are required to calculate total assets and total liabilities for En. Nadir.
Berdasarkan maklumat di atas, kira jumlah aset dan jumlah liabiliti untuk En. Nadir.

[10 marks]
[*10 markah*]

QUESTION 2
SOALAN 2

CLO2 (a) Explain **FIVE (5)** insurance coverages available in Malaysia.
*Terangkan **LIMA (5)** jenis perlindungan insurans yang tersedia di Malaysia.*

[10 marks]
[*10 markah*]

CLO2 (b) Takaful is a scheme based on brotherhood, solidarity, and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need. The participants (policyholders) contribute to a common pool of funds. This pool is used to protect each participant from financial loss or risk, following the principles of Shariah (Islamic law).
Takaful adalah suatu skim yang berasaskan persaudaraan, solidariti dan bantuan bersama yang menyediakan bantuan kewangan bersama kepada peserta sekiranya berlaku keperluan. Para peserta (pemegang polisi) menyumbang ke dalam satu kumpulan dana yang sama. Dana ini digunakan untuk melindungi setiap peserta daripada kerugian kewangan atau risiko, mengikut prinsip-prinsip Syariah (undang-undang Islam).

i. Based on the information above, write **TWO (2)** prohibited element in takaful with suitable examples related to financial institutions.
*Berdasarkan maklumat di atas, tuliskan **DUA (2)** elemen yang dilarang dalam takaful bersama contoh yang sesuai berlaku di institusi kewangan.*

[5 marks]
[*5 markah*]

ii. Attain **FIVE (5)** differences between takaful and insurance
*Dapatkan **LIMA (5)** perbezaan antara takaful dan insurans*

[10 marks]
[10 *markah*]

QUESTION 3
SOALAN 3

CLO2 (a) Define the following terminologies in investment:
Tafsirkan istilah pelaburan berikut:

i. Portfolio efficiency
Kecekapan portfolio
ii. Diversification
Kepelbagaian

[5 marks]
[*5 markah*]

CLO2 (b) Explain **FOUR (4)** investment products that are available in the market.
*Terangkan **EMPAT (4)** produk pelaburan yang sedia ada di pasaran.*

[10 marks]
[*10 markah*]

CLO2 (c) In investment, the investor needs to recognizes the risk that might arise from the investment activity. This is because risk can lead to financial losses for the investor, who must ultimately bear the consequences.
Therefore, examine **FOUR (4)** risks in investment that the investor might face.
Dalam pelaburan, pelabur perlu mengiktiraf risiko yang mungkin timbul daripada aktiviti pelaburan. Ini kerana risiko boleh menyebabkan kerugian kewangan kepada pelabur, yang akhirnya perlu menanggung akibatnya.
*Oleh itu, periksa **EMPAT (4)** risiko dalam pelaburan yang mungkin dihadapi oleh pelabur.*

[10 marks]
[*10 markah*]

QUESTION 4
SOALAN 4

CLO2 (a) Discuss **FOUR (4)** categories of people who are qualified to benefit from zakat funds.
*Terangkan **EMPAT (4)** kategori orang yang layak mendapat manfaat daripada dana zakat.*

[10 marks]
[*10 markah*]

CLO2 (b) Mr. Musa is a new tax payer. He wishes to declare his income tax for year 2024 according to the Inland Revenue Board of Malaysia. Below are the information regarding to Mr. Musa.
Mr. Musa adalah pembayar cukai baru. Beliau ingin mengisytiharkan cukai pendapatannya pada tahun 2024 mengikut Lembaga Hasil Dalam Negeri Malaysia. Berikut adalah maklumat berkenaan dengan Mr. Musa

Financial Information for Year 2024 *Maklumat Kewangan Tahun 2024*	
Information *Maklumat*	(RM) Yearly
Salary *Gaji*	60,000
Zakat payment *Pembayaran Zakat*	800
His wife is not working and they have four children who are still in school. *Isterinya tidak bekerja dan mereka mempunyai empat orang anak yang masih bersekolah*	

Table 3.0
Jadual 3.0

i. Based on table 3.0, calculate the income tax payable for Mr. Musa in 2024
Berdasarkan jadual 3.0 kira cukai pendapatan yang perlu dibayar untuk Mr. Musa bagi tahun 2024.

[10 marks]

[*10 markah*]

ii. Propose **TWO (2)** tax planning strategies for Mr. Musa in order to minimise tax liabilities.
*Cadangkan **DUA (2)** strategi perancangan cukai kepada Mr. Musa bagi mengurangkan liabiliti cukai beliau.*

[5 marks]
[*5 markah*]

SOALAN TAMAT

Tax Reliefs

Year of Assessment 2024 (Last updated on 17th December 2024)

No	Individual Relief Types	Amount (RM)
1	Individual and dependent relatives	9,000
2	Expenses for parents : i. Medical treatment, dental treatment, special needs and carer expenses for parents (Medical condition certified by medical practitioner) ii. Complete medical examination (**Restricted to RM1,000**)	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**) iv. Dental examination and treatment (**Restricted 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. Payment of monthly bill for internet subscription (Under own name) iv. Skill improvement / personal development course fee	2,500 (Restricted)
10	Lifestyle – Additional relief for the use / benefit of self, spouse or child in respect of:	1,000 (Restricted)

	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 iv. Gymnasium membership fee / sports training	
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 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