

LOANS & SCHOLARSHIPS

Study Loans - Malaysian Students Only

1. PTPTN Loans*

The PTPTN loan (National Educational Loan) is general study loan provided for by the Malaysian government to help students who wish to study their tertiary education in a government approved institution within Malaysia. SAE Institute Malaysia is one such institute. The PTPTN loan amount restriction for diploma programs only allows students to claim a total of RM5,000 per year of study. The good thing about the PTPTN loan is that students will only be asked to repay the loan to PTPTN after completing the program of study.

* This loans is strictly handled by SAE Institute, Malaysia as it requires the school to directly liaise with the PTPTN body.

2. Bank Rakyat Loan (Al-Falah)

This is a bank loan that allows you to finance your studies for educational expenditure such as tuition fees, personal expenses, reference books and other materials you need for your studies in SAE Malaysia.

3. MIED Loan (Maju Institute of Education Development)

Maju Institute of Education Development (MIED) is the education arm of the Malaysian Indian Congress (MIC). Please take note that the MIED loans are not restricted to Indian students only but is open to all Malaysians. For further information call Ms.Naga at 03-40422885.

4. KOJADI (Koperasi Jayadiri Malaysia)

KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI) is established on March 12, 1981. The primary objective is to extend an effective educational loan facility to needy students to pursue higher education and secondly to nurture human resource into well-trained manpower for the Malaysian Community and the Nation.

For further information please visit

<http://www.kojadi.com.my/index-education.html>

5. RHB Bank Study Loan

As a student you can apply for this bank loan either solely or jointly with their parents, brother, sister, spouse or children. Full-time and part-time programs approved by the Ministry of Education, Jabatan Pentadbiran Awam are acceptable when applying for the RHB Study Loan, both for local or overseas education.

For further information please visit

http://www.rhbbank.com.my/personal/services/loan/study_loan.shtm

6. EPF Education Withdrawal

This withdrawal allows you to withdraw your savings from Account II to finance your education / your children's education (including step-children and legally adopted children) at the Institution Of Higher Learning (IHL) either locally or abroad to attain a degree. As of 1st April 2006 parents EPF has changed its policy to also allow parents to withdraw for their childrens **Diploma Level** education at approved IHL's in Malaysia.

Scholarships

We here at SAE Institute, Malaysia have set up a few scholarships that are given to our brightest and most outstanding students.

1. ACADEMIC Scholarships

The student who fulfills the requirements for this scholarship will be granted complete fee exemption for their final semester. For further details please e-mail us at inquiry@saemalaysia.com

2. MERIT Scholarship

The merit scholarship would entitle the qualifying student to receive a rebate on their semester fees. This scholarship is given to outstanding students in the program who maintain an academic GPA of 4.0(90%) and an attendance record above 95% for each semester.