# Education Financing

# MARA (Majlis Amanah Rakyat)

# Introduction

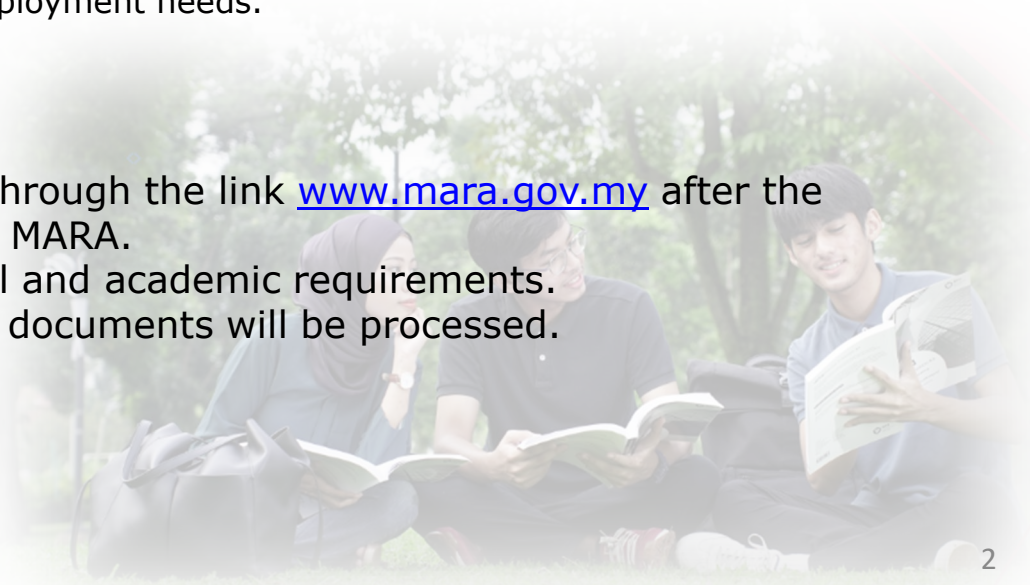
MAJLIS AMANAH RAKYAT (MARA) provides Education Loan facilities to eligible Bumiputera students to continue their studies.

It is offered specifically for SPM and Diploma-graduate students to further studies at Diploma or First Degree levels in the field and institution within the country set by MARA.

MARA offers education loans for Post Graduate levels (Master's Degree and Doctor of Philosophy) at leading Institutions of Higher Education locally and abroad to outstanding graduates in fields that have significant impact on national employment needs.

**Application Information**

- Application must be made online through the link www.mara.gov.my after the advertisement has been issued by MARA.
- Applicants must fulfill both general and academic requirements.
- Only applications with all required documents will be processed.



# General Terms

- The applicant AND one of the parents are a citizen and Bumiputera status.
- Parents/Guardians AND students are NOT blacklisted by MARA.
- Applicants do not receive other financial/sponsorship assistance from any agency for the same education level (*double sponsor*).
- Free from chronic illnesses / infectious diseases / diseases that require follow-up treatment and are able to study until completion.
- Meet the eligibility requirements of family's socio-Economic Status (SES).

**Note:**
Priority is given to applicants from families with a Socio-Economic Status (SES) background (Parents / Legal Guardians / Spouse) in the B40 and M40 income categories.

# Academic Requirements

**New Student** - Tertiary Education Sponsorship Programme (TESP)

## Diploma

i) Pass BM & Sejarah at SPM level

ii) 3 Credits in any subject at SPM level.

iii) SKM – Level 3 , Pass BM & Sejarah (SPM).

iv) Malaysian Vocational Certificate

- Honours BM 1104,
- Academic CGPA ≥2.00,
- Vocational CGPA ≥2.67,
- Competent in All Vocational Modules
- Pass Sejarah 1251

## Degree Levels

i) Pass BM & Sejarah at SPM level.

ii) Graduates of IPMA, IPTS / IPTA / STPM / Matriculation / Foundation with CGPA 3.00 and above.

iii) Graduates of STAM – minimum MAQBUL

**Existing Students**

i) CGPA > 3.00 for the earlier semester

ii) The remaining duration of the course of study during application must not be less than one (1) year

**Academic Terms**

• Subject to the current policies and conditions in force

# Academic Requirements

## ACCA Foundation

i) Pass SPM with grade A in any four (4) subjects including Mathematics and English.

## ACCA

i) Pass ACCA-CAT or ACCA Foundation Accountancy.

ii) Pass Matriculation with CGPA 3.00 and above including Mathematics and English at SPM level; or

iii) Pass Diploma/ Bachelor Degree from other institution in related field recognized by professional body

**Academic Terms**

• Subject to the current policies and conditions in force

# Academic Requirements

## Master's Degree

i) Pass BM & Sejarah at SPM level.

ii) CGPA for Bachelor's Degree level 3.50 and above AND at least 3 years of working experience.

## PhD

i) Pass BM & Sejarah at SPM level.

ii) CGPA for Master's Degree level 3.50 and above AND at least 3 years of working experience.

**Academic Terms**

• Subject to the current policies and conditions in force

# Age Limit

DOMESTIC < 35 YEARS

ABROAD < 35 YEARS

Diploma/ Professional




DOMESTIC < 40 YEARS

ABROAD < 35 YEARS

First Degree



DOMESTIC < 40 YEARS

ABROAD < 35 YEARS

Master's Degree



DOMESTIC < 45 YEARS

ABROAD < 40 YEARS

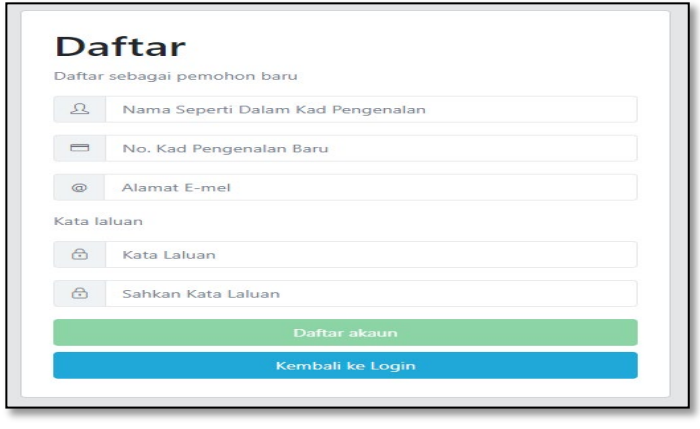
PhD



# How to apply

- Applications must be made online through http://www.mara.gov.my
- Applications can be made after the advertisement has been issued by MARA (Information via website)
- Supporting documents in the system must be uploaded in PDF files
- Incomplete or late applications will not be processed

https://myeduloan.mara.gov.my/V3/#/SignUp



# Document Checklist

**List of Softcopy Copies to be Uploaded into the System (UPLOAD)**
**NOTE**: If you fail to include all the documents as below, the application will not be processed.

Mandatory Supporting Documents
1. Copy of Applicant's Mykad
2. Copy of Father's Mykad
3. Copy of Mother's Mykad
4. Copy of Applicant's Birth Certificate/ Adoption Certificate (For adopted children)
5. Copy of Father's Birth Certificate
6. Copy of Mother's Birth Certificate
7. Copy of Certificate for SPM/SVM secondary level academic approval and other related
8. A copy of the transcript for the highest studies STPM/STAM/ Foundation/Diploma OR a copy of the latest examination results (CGPA) for students who are currently studying
9. Copy of the Offer Letter to the institution
10. Copy of father's latest Salary Statement AND BE Statement OR Income Verification Letter
11. Copy of Salary Statement AND mother's latest BE Statement OR Income Verification Letter

**Optional Supporting Documents (If relevant)**
1. First Degree Study Confirmation Letter
2. Parent's death certificate
3. Parents Divorce Certificate
4. Marriage Certificate (for step-parents)

Note:
- Applicants must open a Bank account (Maybank, CIMB or Bank Islam)
- Salary Slip must be verified by the respective employer.
- For government pensioners please include the LATEST pension card & pension statement.
- For parents/caregivers who do not work @ self-employed @ private pension (not working) please fill in the income verification form verified by the Village Head/ Chairman of MPKK @ Any Grade A of Government Officer (Grade 41 and Above).
- For students whose parents are divorced & students who do not have IC, Birth Certificate & Salary Slip one of them, the student needs to write an official letter and inform why the document cannot be provided. (Village Head @ Any Grade A of Government Officer (Grade 41 and Above))




# Thank You