MALAYSIAN COMMUNITY & EDUCATION FOUNDATION (MCEF)
GUIDELINES FOR THE STUDENT LOAN SCHEME

Malaysian Community & Education Foundation (MCEF) provides financial assistance to Malaysians to pursue their education in recognised local public/private higher educational institutions.

MCEF loan scheme is a top-up loan scheme where students must have applied for PTPTN loan first and for the balance outstanding tuition fee, students can apply to MCEF. This financial assistance is for full-time students pursuing their first diploma and degree programmes only. Deserving students can also apply for living expenses.

A. Medical / Dental studies:

i) Financial assistance for tuition fees will be considered from the first year onwards, not exceeding **RM70,000**.
ii) Students must have obtained a minimum CGPA of 3.00 or 64% and above in their most recent examination results i.e. (A- Levels/ STPM/ Foundation/ Matriculations or equivalent).
iii) Students can apply for financial assistance for living expenses up to a maximum of **RM12,000** per annum for books/course materials, food and accommodation.

B. Non-Medical / Non-Medical studies:

i) Financial assistance for tuition fees will only be considered up to a maximum of **RM20,000** per annum. The total financial assistance granted per student, for the duration of the course, shall not exceed **RM80,000**.
ii) Students must have obtained a minimum CGPA of 2.75 - 3.00 or 60%-64% and above in their most recent examination results i.e. (SPM, A- Levels/ STPM/ Foundation/ Matriculations or equivalent).
iii) Students can apply for financial assistance for living expenses up to a maximum of **RM12,000** per annum for books/course materials, food and accommodation.

C. Other Requirements:

i) The course of study must be fully accredited.
ii) Since this is a loan scheme, students need to provide 2 guarantors where both guarantors' combined income must not be less than RM5,000 per month. The guarantors shall be Malaysian citizens and employed in Malaysia whereby one of the guarantors can be a parent/guardian or a sibling. The other guarantor must be below 50 years old.
iii) Parental income cannot exceed RM120,000 per annum.
iv) Total monthly loan repayment commitment should not be more than RM2,500 including MCEF's loan.
v) If students obtain a First Class Honours in their Degree, their loan can be converted to scholarship provided the students provide all the necessary supporting documents.

Application forms are available at the MCEF office. A form can be collected by the student, student's parents and/or relatives or interested parties. Upon request, an application form can be emailed to the student's personal email address.

Applications must be made in the prescribed form together with all relevant supporting documents requested by MCEF. The information contained in the application form must be certified by all guarantors as being correct.

For more details, kindly contact:

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