PELAN KEWANGAN

Encik David bekerja sebagai seorang kerani yang berpendapatan bulanan RM4 500. Jadual 1 menunjukkan pelan kewangan Encik David.

Encik David work as a clerk with monthly income of RM4 500. *Table* 1 *shows Encik David's financial plan.*

Pendapatan dan perbelanjaan ***Income and expenditure***	**RM**	
Pendapatan aktif/*active income*	4 500	
Pendapatan pasif/*passive income*	T	
Jumlah pendapatan bulanan/*Total monthly income*		S
Tolak perbelanjaan tetap/ *Minus fixed expenses*		
Ansuran pinjaman rumah/*House loan instalment*	1 200	
Ansuran kereta/*Car instalment*	550	
Insurans/*Insurance*	700	
Jumlah perbelanjaan tetap/ *Total fixed expense*		2 450
Tolak perbelanjaan tidak tetap ***Minus variable expenses***		
Makanan dan minuman/*Food and drinks*	1 000	
Belanja petrol/*Petrol expenses*	450	
Bil telefon/*Telephone bill*	300	
Jumlah perbelanjaan tidak tetap/*Total variables expenses*		1 750
Pendapatan lebihan/Kurangan/*Surplus of income/Deficit*		500

Jadual 1
Table 1

Hitung nilai S dan T. [3 markah]

Calculate the values of S and T. [3 *marks*]

Jawapan/*Answer*:

PERAK

Encik Safwan dan isterinya ingin membeli sebuah rumah dalam masa enam tahun selepas mereka berkahwin. Jumlah pendapatan mereka berdua ialah RM6 000 dan jumlah perbelanjaan tetap dan tidak tetap adalah RM4 500. Mereka bercadang membeli sebuah rumah teres yang berharga RM432 000 dengan wang pendahuluan sebanyak RM43 200.

Mr Safwan and his wife want to buy a house within six years of their marriage. The total income of both of them is RM6 000 *and the total of fixed and non-fixed expenses is* RM4 500. *They plan to buy a terrace house costing* RM432 000 *with a down payment of* RM43 200.

(a) Berapakah simpanan bulanan yang harus disimpan oleh Encik Safwan dan isterinya bagi mencapai matlamat untuk membayar wang pendahuluan tersebut?

How much monthly savings should be saved by Mr. Safwan and his wife to achieve the goal to pay the down payment?

[2 markah / *marks*]

(b) Dapatkah Encik Safwan dan isterinya mencapai matlamat mereka? Jelaskan.

Can Mr. Safwan and his wife achieve their goal? Explain.

[2 markah / *marks*]

Jawapan / *Answer*:

(a)

(b)

(*d*) Jadual 5 menunjukkan pelan kewangan seorang pekerja Encik Farqan pada suatu bulan tertentu.
Table 5 shows the financial plan of Encik Farqan's employee on a certain month.

Pendapatan dan Perbelanjaan *Income and expenditure*	Amaun (RM) *Amount* (RM)
Pendapatan Aktif / *Active Income* Pendapatan Pasif / *Passive Income*	3 500 200
Simpanan tetap bulanan / *Fixed monthly savings* Dana kecemasan / *Emergency fund*	300 150
Baki Pendapatan / *Income balance*	***Q***
Perbelanjaan tetap bulanan: *Monthly fixed expenses*: Ansuran kereta / *Car installment* Insuran / *Insurance* Pembiayaan perumahan / *Housing loan*	 500 200 600
Perbelanjaan tidak tetap bulanan: *Monthly variable expenses:* Barangan dapur / *Groceries* Minyak kenderaan / *Fuel Vehicles* Utiliti rumah / *Home utilities* Pemberian kepada ibu bapa / *Giving to parents* Bil telefon / *Telephone bills*	 800 250 500 300 150

Jadual 5
Table 5

(i) Cari nilai Q.
Find the value of Q.

(ii) Hitung aliran tunai pekerja Encik Farqan. Adakah dia mengurus kewangan dengan cekap?
Calculate the cash flow of Encik Farqan's employee. Does he manage his financial wisely?

[4 *markah*]
[4 *marks*]

Jadual 5 menunjukkan Pelan Kewangan Cikgu Murugan untuk tempoh masa sebulan.
Table 5 shows Cikgu Murugan's Financial Plan for a period of one month.

	RM	
Pendapatan / *Income*		
Pendapatan bersih / *Net income*	5 450	
Pendapatan pasif / *Passive income*	750	
Jumlah pendapatan bulan / *Monthly income total*	6 200	
Simpanan tetap bulanan / *Monthly fixed saving*	620	
Simpanan dana kecemasan / *Emergency fund saving*	200	
Baki pendapatan / *Income balance*		5 380
Tolak perbelanjaan tetap / *Minus fixed expenses*		
Ansuran rumah / *House installment*	1 240	
Ansuran kereta / *Car installment*	760	
Premium insurans / *Insurance premium*	250	
Jumlah perbelanjaan tetap / *Total of fixed expenses*		2 250
Tolak perbelanjaan tidak tetap / *Minus variable expenses*		
Belanja dapur / *Kitchen expenses*	1 500	
Petrol / *Petrol*	500	
Bil-bil utiliti / *Utility bills*	400	
Perbelanjaan ibu bapa / *Parent's expenses*	500	
Jumlah perbelanjaan tidak tetap / *Total variable expenses*		2 900

Jadual 5 / *Table 5*

(i) Hitung aliran tunai Cikgu Murugan.
Calculate Cikgu Murugan's cash flow. [2 markah/*marks*]

(ii) Cikgu Murugan ingin menyertai program perkhemahan peringkat antarabangsa yang akan diadakan di Paris. Beliau perlu membuat bayaran ansuran yuran penyertaan sebanyak RM450 sebulan bagi tempoh 4 bulan. Berapakah nilai lebihan atau kurangan dalam aliran tunai terbaharunya? Cadangkan satu cara kepada beliau sekiranya dia ingin mengekalkan aliran tunai positif.
Cikgu Murugan intends to participate in an international camp programme at Paris. He must to make instalments payment fee of RM450 *per month for a period of* 4 *months. What is the surplus or deficit value in its most recent cash flow? Suggest one way to him if he wants to maintain a positive cash flow.*
[2 markah/*marks*]

Jadual 1 di bawah menunjukkan pelan kewangan Yunus.

Table 1 below shows Yunus's financial planning.

Pendapatan bersih/ *Net income*	**RM**
Gaji / *Salary*	***S***
Elaun / *Allowance*	500
Perbelanjaan / *Expences*	**RM**
Simpanan tetap bulanan (10% daripada pendapatan bulanan) / *Fixed monthly saving (10% from monthly income)*	475
Pemberian kepada ibu bapa / *Allowances for parents*	400
Pembiayaan rumah / *Housing loan*	1 450
Ansuran kereta / *Car installment*	720
Bil utiliti / *Utility bills*	450
Barangan dapur / *Groceries*	1 200
Insurans keluarga / *Family insurance*	350

Jadual 1
Table 1

(*a*) Senaraikan perbelanjaan tidak tetap bulanan Yunus.
List Yunus's non-fixed monthly expenses.

[1 markah]
[1 *marks*]

(*b*) Tentukan nilai ***S*.**
Determine the value of ***S***.

[2 markah]
[2 *marks*]

Jawapan / *Answer*:

(*a*)

(*b*)