

Affordable studies for every student

AT a time when the cost of higher education continues to weigh heavily on many families, Tunku Abdul Rahman University of Management and Technology (TAR UMT) remains steadfast in its mission to make quality and affordable education accessible to all.

In its effort to ensure that no deserving student is left behind due to financial constraints, TAR UMT continues to offer a wide range of financial aid options to support students in need.

Among its most impactful initiatives is the TAR UMT Student Loan Fund, a revolving, interest-free loan established in 1979, that has helped more than 17,000 students pursue their tertiary qualifications.

One of the latest beneficiaries of the TAR UMT Student Loan Fund is Vijia Laxmi Rajagopal, a Bachelor of Finance and Investment (Honours) student.

Coming from a small family and having lost her father at the age of 21, Vijia's educational journey has been marked by both determination and resilience. Her mother, a hard-working minimum-wage earner, and her younger brother, who works part-time, have always been supportive of her studies. However, the financial burden remained a constant challenge for her until she received the student loan.



TAR UMT Student Loan Fund recipients, Wong (left) and Vijia posing for a photo.

“I was working part-time before receiving financial support and it was tough, as it affected both my focus and performance.

“Now that I don't have to worry so much about money, life at university feels a lot more balanced and it has brought relief to my family, not having to worry

about financing my studies.”

Another recipient of the loan fund is Wong Zheng Yi, a master's degree in English Studies student, who received the financial aid when he was pursuing his Bachelor of Arts (Honours) in English with Education.

“Had it not been for the loan fund, I don't think I would have completed my degree or be pursuing my master's now. There was a point when I seriously considered delaying my studies for a semester due to my unstable financial situation,” he shared.

“The loan gave me a sense of security. Before that, I always worried about whether I would be able to pay the next semester's fees or if my efforts would be for nought. I am glad I did not give up, and TAR UMT provided me with the necessary support. Now, I can also look forward to pursuing my PhD in the near future,” Wong added.

Meanwhile, Muhammad Haikal Hamiz Shajahan, a Bachelor of Sports and Exercise Science (Honours) student, shared how the TAR UMT Student Loan Fund became a turning point in his academic journey.

“I came to TAR UMT to study for a Diploma in Sports and Exercise Science.

The PTPTN loan was not enough to support me.

“I still remember my mum cooking and selling nasi w even till late at night while my dad worked late shifts at the train station in Johor. It wasn't easy, but it taught me the value of hard work and perseverance,” he shared.

With the student loan fund, which helped ease his financial burden, Muhammad Haikal not only completed his diploma, but he also excelled, which qualified him to receive TAR UMT's merit scholarship and pursue his degree in sports science.

Besides the TAR UMT Student Loan Fund, TAR UMT also offers up to 100% merit scholarships to outstanding students with exceptional academic achievements, as well as a variety of scholarships, bursaries and grants, ranging from need-based assistance to industry-sponsored awards.

■ To find out more about TAR UMT's financial aid options, visit them during their upcoming Open Day on Jan 10 and 11, from 10am to 5pm, at all TAR UMT campuses nationwide. Interested students may also contact 011-1087 5854 or visit www.tarc.edu.my to learn more.