

# Jawapan

## Praktis 10

### Praktis Formatif

#### 10.1 Perancangan dan Pengurusan Kewangan *Financial Planning and Management*

- 1 (a) Matlamat kewangan jangka pendek  
*Short-term financial goal*
- (b) (i) Matlamat kewangan dapat dicapai dalam masa kurang daripada setahun.  
*The financial goal can be achieved in less than a year.*
- (ii) Tidak melibatkan jumlah amaun yang besar.  
*Does not involve a large amount of money.*
- (c) Membeli sebuah telefon bimbit dalam masa setengah tahun.  
*Buy a mobile phone in half a year.*

#### 2 Specific(Khusus)

Matlamat Adrian ialah membeli sebuah piano dengan jenama piano yang specific(khusus), iaitu YAMAHO.  
*Adrian's goal is to buy a piano of a specific brand, that is YAMAHO.*

#### Measurable (Boleh diukur)

Matlamat Adrian dapat dihitung kerana dia mengetahui harga piano yang ingin dibeli. Dia mengetahui jumlah wang yang diperlukan untuk membeli piano tersebut.  
*Adrian's goal is measurable because he knows the price of piano that he wants to buy. He knows the amount of money required to buy the piano.*

#### Attainable (Boleh dicapai)

Matlamat kewangan Adrian boleh dicapai dengan menyimpan RM280 sebulan daripada jumlah gaji bulanannya sebanyak RM2 500.

*Adrian's financial goal is attainable by saving RM280 a month from his monthly salary of RM2 500.*

#### Realistic (Bersifat realistik)

Matlamat kewangan Adrian yang ingin membeli sebuah piano dalam masa 25 bulan adalah bersifat realistik. Dia akan menyimpan RM280 sebulan, iaitu hanya 11.2% daripada gajinya untuk mencapai matlamat ini.

*Adrian's financial goal of buying a piano in 25 months is realistic. He will save RM280 a month, that is only 11.2% of his salary to achieve his goal.*

#### Time-bound (tempoh masa)

Matlamat kewangan Adrian mempunyai tempoh masa iaitu 25 bulan.

Oleh itu, Adrian mengamalkan matlamat kewangan berpandukan konsep SMART.

*Adrian's financial goal is time-bound because it has a time limit of 25 months.*

*Therefore, Adrian applied the SMART approach in his goal setting.*

- 3 (a) Jumlah bagi lima simpanan tetap masing-masing bernilai RM60 000 ialah RM300 000.  
Purata faedah yang akan diperoleh beliau setiap bulan =  $RM300\ 000 \times 0.5\% = RM1\ 500$  sebulan  
Jumlah pendapatan =  $RM9\ 000 + RM1\ 500 = RM10\ 500$   
*The total amount of the five fixed deposits each of valued RM60 000 is RM300 000.*  
*The monthly interest received =  $RM300\ 000 \times 0.5\% = RM1\ 500$*   
*Total income =  $RM9\ 000 + RM1\ 500 = RM10\ 500$*
- (b) Jumlah pendapatan – Jumlah perbelanjaan  
=  $RM10\ 500 - (RM4\ 000 + RM6\ 000) = RM500$   
Beliau mempunyai aliran tunai positif sebanyak RM500. Hal ini adalah baik kerana beliau mempunyai lebih daripada pendapatan setelah menolak perbelanjaan. Beliau boleh melabur atau menyimpan duit ini untuk menampung situasi kecemasan jika berlaku.  
*Total income – Total expenses = RM500*  
*He has a positive cash flow of RM500. This is good because he has a surplus of income after deducting the expenses. This will allow him to invest or deal with emergency situations.*
- (c) Encik Khairi mempunyai aliran tunai positif RM500. RM500 itu membolehkan beliau meningkatkan pelaburannya dalam amanah saham dari RM250 ke RM750. Oleh itu, peningkatan sebanyak  $\frac{RM500}{RM250} \times 100\% = 200\%$ .  
*Encik Khairi has a positive cash flow of RM500. He can add that RM500 to his previous investment amount of RM250 in unit trust to make it RM750.*  
*So, there is an increase of  $\frac{RM500}{RM250} \times 100\% = 200\%$ .*
- 4 (a)  $800 \times 101.5\% = 800 \times \frac{101.5}{100} = RM812$
- (b) Jumlah pendapatan – Jumlah perbelanjaan  
*Total income – Total expenses*  
=  $RM4\ 000 - RM812 - RM1\ 700 - RM2\ 800 = -RM1\ 312$

Franky mempunyai aliran tunai negatif sebanyak RM1 312. Hal ini akan membebankan Franky dan mungkin menyebabkan Franky menggunakan kemudahan kad kredit lagi pada bulan ini.

*Franky has a negative cash flow of RM1 312. This will burden him and may cause him to use the credit card facilities to solve his financial problems.*

- (c) Franky harus memberi keutamaan kepada keperluan daripada kehendak semasa berbelanja. Selain itu, Franky harus memulakan kerja sampingan untuk menambahkan sumber pendapatannya agar masalah kewangannya dapat diatasi.

*Franky should prioritise to meet his needs rather than desire. Furthermore, Franky should start working part time to increase his sources of income so that his financial problems can be solved.*

- 5 (a) Matlamat kewangan jangka panjang  
*Long-term financial goal*
- (b) (i) Matlamat kewangan mengambil masa lebih daripada lima tahun.  
*Financial goal takes more than five years to achieve.*
- (ii) Matlamat kewangan tersebut melibatkan jumlah amaun yang besar.  
*Financial goal involves a huge amount of money.*
- (c) Menyediakan simpanan untuk persaraan dalam tempoh 10 tahun.  
*Prepare savings for retirement in 10 years.*
- (d) Kadar inflasi, kadar faedah dan kesihatan diri  
*Inflation rate, interest rate and own health*
- 6 (a) (i)  $RM118\ 000 \times 40\%$   
 $= RM118\ 000 \times \frac{40}{100}$   
 $= RM47\ 200$
- (ii) Puan Siti boleh mencapai matlamat kewangannya, iaitu membeli kereta dengan jumlah wang pendahuluan sebanyak RM47 200. Beliau masih mempunyai lebihan RM800 daripada simpanannya sebanyak RM48 000. Beliau juga mempunyai lebihan RM180 setiap bulan untuk menghadapi situasi kecemasan.  
*Puan Siti can achieve her financial goals, that is to buy a car with a down payment of RM47 200. She has a surplus of RM800 from her savings of RM48 000. She has surplus RM180 every month to face emergency situations.*
- (b) Puan Siti menggunakan pendekatan SMART untuk mencapai matlamat kewangan iaitu:  
*Puan Siti applied the SMART approach to achieve her financial goals, that is:*  
**Specific (khusus)**  
– Membeli kereta yang berharga RM118 800.  
*Buy a car that costs RM118 000.*  
**Measurable (boleh diukur)**  
– Membayar wang pendahuluan sebanyak RM47 200.

*Pay a down payment of RM47 200.*

**Attainable (boleh dicapai)**

- Wang pendahuluan sebanyak RM47 200 boleh dicapai (dalam masa dua tahun).  
*Down payment of RM47 200 can be achieved (in two years).*

**Realistic (realistik)**

- Simpanan bulanan sebanyak RM2 000 daripada jumlah pendapatan RM14 000 adalah sebanyak 14.29% sahaja.  
*Monthly savings of RM2 000 from her total income of RM14 000 is only 14.29%.*

**Time-bound (tempoh masa)**

- Dalam tempoh masa dua tahun.  
*In a period of two years.*

(c) (i)  $RM118\ 000 \times 60\% = RM118\ 000 \times \frac{60}{100}$   
 $= RM70\ 800$

Jumlah pinjaman/Total loan

$= RM70\ 800 + RM70\ 800 \times \frac{4}{100} \times 2$

$= RM76\ 464$

(ii)  $\frac{RM76\ 464}{2 \times 12} = RM3\ 186$

- (iii) Puan Siti tidak mampu membayar ansuran bulanan kereta tersebut. Aliran tunai Puan Siti akan menjadi negatif RM1 006 jika melibatkan ansuran bulanan kereta. Puan Siti harus berbelanja dengan berhemah dan mengurangkan perbelanjaan ke atas kehendak daripada keperluan agar tidak menjadi muflis.  
*Puan Siti cannot afford to pay for the monthly instalment for car. Her cashflow will become negative RM1 006 when it involves the monthly instalment of car. She has to spend wisely and prioritise on needs rather than basic needs so that she does not go bankrupt.*

**Praktis Sumatif**

**Kertas 1**

- 1 B      2 C      3 C      4 D      5 B  
6 A

**Kertas 2**

**Bahagian/Section A**

- 1 (a) Berdisiplin dan konsisten  
*Be disciplined and consistent*
- (b) Meningkatkan pendapatan melalui pekerjaan sambilan dan mengurangkan perbelanjaan yang tidak diperlukan  
*Increase income by doing part time job and cut down on unnecessary expenses*
- 2 (a) Aset dan Liabiliti  
*Asset and liability*
- (b) Harta tanah (aset), kereta (liabiliti)  
*Property (asset), car (liability)*

**Bahagian/Section B**

- 3 (a) Premium insurans, ansuran bulanan kereta dan sewa bilik  
*Insurance premium, car monthly instalment and room rental*
- (b) RM480.96
- (c) (i) Jumlah perbelanjaan/*Total expenses*  
= RM3 480 + RM480.96  
= RM3 960.96  
Aliran tunai/*Cashflow*  
= RM4 000 – RM3 960.96  
= RM39.04
- (ii) Sewa bilik meningkat sebanyak RM80. Aliran tunai Cik Alice menjadi RM39.04 – RM80  
= –RM40.96.

- Aliran tunai Cik Alice menjadi negatif RM40.96.  
*Room rental increases by RM80. Miss Alice's cash flow becomes RM39.04 – RM80 = –RM40.96.*  
*Miss Alice's cash flow becomes negative RM40.96.*
- (iii) Cik Alice akan mula berhutang dan berkemungkinan menjadi muflis.  
*Miss Alice will start to be in debt and may go bankrupt.*