

# Penyelesaian Lengkap

## PRAKTIS 10

### Kertas 1

- 1 Jawapan/Answer: D
- 2 Jawapan/Answer: C
- 3 Jawapan/Answer: A
- 4 Ansuran rumah merupakan bayaran kepada bank ke atas pinjaman untuk membeli rumah.

*Housing instalment is a repayment to the bank loan to purchase house.*

Jawapan/Answer: C

- 5 Jawapan/Answer: B
- 6 Aliran tunai = Jumlah pendapatan – simpanan bulanan – jumlah perbelanjaan  
 $Cash\ flow = Total\ income - monthly\ savings - total\ expenses$

$$\begin{aligned} &= (3\ 850 + 850) - \left[100 + \frac{10}{100} \times (3\ 850 + 850)\right] \\ &\quad - (650 + 565 + 200 + 1\ 000) \\ &= 4\ 700 - (100 + 470) - 2\ 415 \\ &= RM1\ 715 \end{aligned}$$

Jawapan/Answer: A

- 7 Simpanan bulanan/Monthly savings  
 $= \frac{RM65\ 000}{5 \times 12} = RM1\ 083.33$

Jawapan/Answer: A

- 8 Tanggungan Zakwan/Amount borne by Zakwan  
 $= \frac{80}{100} \times RM1\ 980 = RM1\ 584$

Simpanan bulanan/Monthly savings

$$= \frac{RM1\ 584}{6} = RM264$$

Peratusan simpanan tetap daripada jumlah pendapatan  
*Percentage of fixed monthly savings from the total income*

$$\begin{aligned} &= \frac{RM264}{RM300 + RM720} \times 100\% \\ &= 25.88\% \\ &\approx 25.9\% \end{aligned}$$

Jawapan/Answer: B

- 9 Simpanan bulanan/Monthly savings  
 $= \frac{RM79\ 000 - RM64\ 000 - RM11\ 500}{5}$   
 $= RM700$

Jawapan/Answer: C

- 10 Wang pendahuluan/Down payment  
 $= \frac{10}{100} \times RM650\ 000$   
 $= RM65\ 000$

Simpanan bulanan/Monthly savings

$$= \frac{15}{100} \times RM\ 9\ 500$$

$$= RM1\ 425$$

Tempoh masa/Duration

$$= \frac{RM65\ 000}{RM1\ 425}$$

$$= 45.61\ months$$

$$\approx 3\ \text{tahun}\ 10\ \text{bulan}$$

$$3\ \text{years}\ 10\ \text{months}$$

Jawapan/Answer: D

### Kertas 2

#### Bahagian A

- 1 (a) Wang pendahuluan/Down payment  
 $= \frac{10}{100} \times RM47\ 000 = RM4\ 700$   
Jumlah perlu disimpan setiap bulan  
*Monthly savings required*  
 $= \frac{4\ 700}{6} = RM783.33$   
(b) Aliran tunai bulanan/Monthly cash flow  
 $= RM(3\ 800 + 500 - 2\ 000)$   
 $= RM2\ 300$   
Matlamat Sharifah bersifat realistik kerana aliran tunai bulannya berjumlah RM2 300, jauh lebih banyak daripada simpanan bulanan yang diperlukan.  
*Sharifah's plan is realistic because her monthly cash flow is RM2 300, much higher than the monthly savings required.*
- 2 (a) Aliran tunai bulanan/Monthly cash flow  
 $= RM(2\ 850 + 500 - 1\ 800 - 1\ 400)$   
 $= RM150$   
Aliran tunai positif menunjukkan Kashvin mempunyai lebihan pendapatan. Wang ini boleh disimpan atau dilabur untuk menambah pendapatan pasif.  
*Positive cash flow shows that Kashvin has surplus of income. The money can be saved or invested to earn more passive income.*  
(b) Aliran tunai bulanan baharu  
*New monthly cash flow*  
 $= RM(150 + 280 - 550)$   
 $= -RM120$   
Dia mengalami defisit.  
*He experiences deficit.*

## Bahagian B

- 3 (a) Aliran tunai bulanan,  $x$   
*Monthly cash flow,  $x$*   
 $= \text{RM}(4\,900 - 1\,550 - 1\,950)$   
 $= \text{RM}1\,400$

Aliran tunai bulanan,  $x$  bernilai positif bermaksud Encik Karim mempunyai lebihan dalam pendapatannya. Lebihan itu boleh disimpan atau dilaburkan untuk memperoleh pendapatan pasif. *Monthly cash flow,  $x$  is positive which means Encik Karim has surplus of income. The surplus can be saved or be invested to earn passive income.*

- (b) Simpanan bulanan untuk wang pendahuluan  
*Monthly savings for down payment*  
 $= \frac{\text{RM}39\,800}{5 \times 12}$

$$= \text{RM}663.33$$

Matlamat kewangan Encik Karim boleh dicapai. Lebihan pendapatan sebanyak RM1 400 setiap bulan cukup bagi simpanan untuk wang pendahuluan.

*The financial goal of Encik Karim is attainable. The surplus of income of RM1 400 every month is sufficient to be saved for the down payment.*

- (c) Ya, kerana beliau mempunyai simpanan tetap, simpanan untuk dana kecemasan, perlindungan (insurans) dan juga perbelanjaan untuk keperluan asas dengan aliran tunai yang bernilai positif. Tambahan pula, beliau tidak mempunyai beban kad kredit.

*Yes, because he has fixed deposits, savings for emergency fund, protection (insurance) and expenses for basic needs with positive cash flow. Furthermore, he does not have credit cards debt.*

- (d) Encik Karim menggunakan pendekatan SMART untuk mencapai matlamat kewangannya.  
*Encik Karim uses the SMART approach to achieve his financial goal*

<i>Specific</i> [Khusus]	Mengumpul wang pendahuluan untuk membeli kereta. <i>Save down payment to purchase a car.</i>
<i>Measurable</i> [Boleh diukur]	Jumlah RM39 800 perlu disimpan dalam 5 tahun <i>Total of RM39 800 to be saved in 5 years</i>
<i>Attainable</i> [Boleh dicapai]	Matlamat boleh dicapai dengan menyimpan RM663.33 setiap bulan. <i>The goal is attainable by saving RM663.33 every month.</i>

<i>Realistic</i> [Realistik]	Menyimpan RM663.33 setiap bulan, iaitu lebih kurang 12% daripada jumlah pendapatan bulanan <i>Save RM663.33 monthly, which is about 12% of his total monthly income</i>
<i>Time-bound</i> [Tempoh masa]	5 tahun/ <i>years</i>

- 4 (a) Simpanan tetap bulanan  
*Monthly fixed savings*

$$= \frac{10}{100} \times \text{RM}(6\,000 + 850)$$

$$= \text{RM}685$$

Jumlah perbelanjaan tidak tetap

*Total variable expenses*

$$= \text{RM}(800 + 400 + 350 + 1\,000 + 800)$$

$$= \text{RM}3\,350$$

- (b) Aliran tunai bulanan

*Monthly cash flow*

$$= \text{RM}(6\,000 + 850) - 685 - (900 + 1\,050 + 350) - 3\,350$$

$$= \text{RM}515$$

Aliran tunai bulanan bernilai positif bermaksud Cik Asyura mempunyai lebihan dalam pendapatannya. Lebihan itu boleh disimpan atau dilaburkan untuk memperoleh pendapatan pasif. *Monthly cash flow is positive which means Cik Asyura has a surplus of income. The surplus can be saved or be invested to earn passive income.*

- (c) Tempoh masa

*Duration*

$$= \frac{\text{RM}3\,999}{\text{RM}515}$$

$$= 7.76 \text{ bulan/months}$$

$$\approx 8 \text{ bulan/months}$$

5 (a)

Pendapatan dan perbelanjaan <i>Income and Expenditure</i>		Pelan kewangan <i>Financial plan</i> (RM)	
<b>Pendapatan bersih</b> <i>Net income</i>			
Gaji bersih Encik Shawn/ <i>Net salary of Mr. Shawn</i>		5 800	
Gaji bersih isterinya/ <i>Net salary of his wife</i>		4 900	
Pendapatan pasif/ <i>Passive income</i>		1 000	
<b>Jumlah pendapatan bulanan</b> <i>Total monthly income</i>			11 700
<b>Tolak</b>	Simpanan tetap bulanan (10% daripada jumlah gaji bulanan)	1 170	
<b>Minus</b>	<i>Fixed monthly savings (10% of monthly income)</i>		
	Simpanan untuk dana kecemasan <i>Savings for emergency fund</i>	120	
<b>Baki pendapatan/Income balance</b>			10 410
<b>Tolak perbelanjaan tetap bulanan</b> <i>Minus monthly fixed expenses</i>			
	Ansuran pinjaman rumah/ <i>Housing loan instalment</i>	2 100	
	Ansuran kereta/ <i>Car loan instalment</i>	1 100	
	Premium Insurans/ <i>Insurance premiums</i>	1 650	
	Bayaran pinjaman pendidikan (PTPTN)/ <i>Education loan repayment (PTPTN)</i>	250	
<b>Jumlah perbelanjaan tetap bulanan</b> <i>Total monthly fixed expenses</i>			5 100
<b>Tolak perbelanjaan tidak tetap bulanan</b> <i>Minus monthly variable expenses</i>			
	Bayaran taska dan penjagaan anak/ <i>Payment for daycare and childcare</i>	600	
	Belanja anak-anak/ <i>Expenses on children</i>	300	
	Utiliti rumah/ <i>Home utilities</i>	850	
	Petrol dan bayaran tol/ <i>Petrol and toll</i>	800	
	Barangan dapur/ <i>Groceries</i>	1 000	
	Pemberian kepada ibu bapa/ <i>Parents' pocket money</i>	600	
	Simpanan untuk cuti akhir tahun/ <i>Savings for year-end vacation</i>	300	
<b>Jumlah perbelanjaan tidak tetap bulanan</b> <i>Total monthly variable expenses</i>			4 450
Pendapatan lebihan atau defisit/ <i>Surplus of income or deficit</i>			860

- (b) Encik Shawn dan isterinya menguruskan kewangan secara berhemat kerana mereka berbelanja untuk keperluan asas, mempunyai perlindungan dan tiada beban kad kredit. Aliran tunai bulanan adalah positif dan mempunyai pendapatan lebihan yang sangat baik dan boleh digunakan untuk melabur bagi masa hadapan.

*Mr Shawn and his wife manage their financial wisely because they spend on basic needs, have protections and no credit cards debt. The monthly cash flow is positive and there is substantial surplus of income which can be used to invest for the future.*

### Bahagian C

6 Terima mana-mana jawapan logik/Accept any logic answers

(a)	Kategori <i>Category</i>	Contoh 1 <i>Example 1</i>	Contoh 2 <i>Example 2</i>
	<b>Perbelanjaan tetap</b> <i>Fixed expenses</i>	Ansuran pinjaman rumah <i>Housing loan instalment</i>	Premium insurans <i>Insurance Premium</i>
	<b>Perbelanjaan tidak tetap</b> <i>Variable expenses</i>	Minyak petrol <i>Petrol</i>	Makanan <i>Food</i>

- (b) Jumlah perbelanjaan melebihi jumlah pendapatan.  
*The total expenses is more than the total income.*  
 Kurangkan perbelanjaan tidak tetap seperti membeli barangan dapur yang murah dan masak sendiri berbanding makan di luar.

*Reduce the variable expenses such as buy cheaper groceries, cook own food instead of dine out.*

- (c) (i) Wang pendahuluan/Down payment

$$= \frac{10}{100} \times \text{RM}79\,000$$

$$= \text{RM}7\,900$$

Simpanan bulanan untuk wang pendahuluan

*Monthly savings for the down payment*

$$= \frac{\text{RM}7\,900}{10}$$

$$= \text{RM}790$$

Peratusan daripada gaji bulanan

*Percentage of the monthly salary*

$$= \frac{\text{RM}790}{\text{RM}9\,800} \times 100\%$$

$$= 8.06\%$$

<i>Specific</i> [Khusus]	Mengumpul wang pendahuluan untuk membeli sebuah kereta <i>Save for the down payment to buy a car</i>
<i>Measurable</i> [Boleh diukur]	Jumlah RM7 900 <i>Total of RM7 900</i>
<i>Attainable</i> [Boleh dicapai]	Matlamat boleh dicapai kerana RM790 merupakan 8.06% daripada gaji bulannya <i>The goal is attainable because RM790 is 8.06% of his monthly salary</i>
<i>Realistic</i> [Realistik]	Menyimpan RM790 setiap bulan <i>Saves RM790 every month</i>
<i>Time-bound</i> [Tempoh masa]	10 bulan <i>10 months</i>

Oleh itu, matlamat kewangan Encik Suhaimi memenuhi pendekatan SMART.

*Therefore, Encik Suhaimi's financial goal fulfil the SMART approach.*

- (ii) Aliran tunai

*Cash flow*

$$= \text{RM}9\,800 - \left( \frac{10}{100} \times \text{RM}9\,800 \right) -$$

$$\text{RM}150 - \text{RM}3\,280 - \text{RM}4\,300$$

$$= \text{RM}1\,090$$

Simpanan bulanan untuk wang pendahuluan

*Monthly savings for the down payment*

$$= \text{RM}790$$

Encik Suhaimi boleh mencapai matlamat kewangannya kerana dia mempunyai lebihan pendapatan yang mencukupi untuk simpanan yang disasarkan bagi wang pendahuluan.

*Encik Suhaimi is able to achieve his financial goal because his income surplus is sufficient to achieve his targeted savings for the down payment.*