



MALAYSIAN COMMUNITY & EDUCATION FOUNDATION (MCEF)

Student Loan Scheme (SLS)

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Courses	Medical/Dental	Non-Medical/Dental	TVET
1) Maximum Loan Amount	RM70,000 financial assistance.	RM80,0000 financial assistance.	RM50,000 financial assistance.
2) Public Universities / Polytechnics	1st year onwards	1st year onwards	The duration of the course should not be less than 6 months
3) Private Universities / Colleges	Final 2 years (Year 4 & Year 5)	2nd year onwards.	The duration of the course should not be less than 6 months
4) CGPA or equivalent in latest results	3.0 / Grade B / 64%	2.5 / Grade B or equivalent	<ul style="list-style-type: none"> i. 2.5 / Grade B or equivalent ii. Obtained “competent” or a pass for competency based courses

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5) Accreditation	<ul style="list-style-type: none"> i. Malaysian Medical Council; ii. Malaysian Dental Council; iii. Malaysian Qualifications Agency (MQA); and iv. Any other relevant authorities. 	<ul style="list-style-type: none"> i. The Ministry of Education Malaysia (under the Private Education Division); ii. MQA; and iii. Any other relevant authorities 	<ul style="list-style-type: none"> i. MQA; ii. Department of Skills Development; iii. Legal Profession Qualifying Board of Malaysia; iv. Department of Civil Aviation of Malaysia; v. Department of Polytechnic Education; vi. Accountancy Bodies in Malaysia, recognised by the Malaysian Institute of Accountants; and vii. Any other relevant authorities.

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6) Guarantors	<ul style="list-style-type: none"> i. 2 Guarantors if loan amount required less than RM20,000. ii. 3 Guarantors if loan amount required more than RM20,000. 	<ul style="list-style-type: none"> i. 2 Guarantors if loan amount required less than RM20,000. ii. 3 Guarantors if loan amount required more than RM20,000. 	<ul style="list-style-type: none"> i. 2 Guarantors if loan amount required less than RM20,000. ii. 3 Guarantors if loan amount required more than RM20,000.
7) Household income	<RM120k per-annum	<RM120k per-annum	<RM120k per-annum
8) Must have applied other loans	PTPTN & other loans	PTPTN & other loans	PTPK & other loans
9) Total monthly loan repayment commitment for all loans taken	Should not exceed RM1,500.	Should not exceed RM1,500.	Should not exceed RM1,500.

For more details, please email to sls@mcef.com.my

Thank you

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