

倪可敏：不還錢不負責任 欠PTPTN明年或禁出國

(檳城6日訊) 房屋及地方政府部長倪可敏說，政府有意於明年起對拖欠國家高等教育基金貸款 (PTPTN) 者，實施禁止出國措施。

“你們或許將不獲准到國外

去，那是因為你們‘劫去’了那筆用於其他未來青少年的教育貸款。”

勸勵年輕人勿畏懼犯錯

倪可敏是於今早出席“2024年世界人居日全國慶典”的公開論壇環節上，這麼說。

他指出，PTPTN目前遭拖欠超過90億令吉，PTPTN貸款者在完成學業後不還錢，是非常不負責任的行為，太丟臉了。

“拖欠貸款是很惡劣的行為，如果你無法改變自己的行為，不必談什麼改變國家的理想，一切先從償還PTPTN貸款開始。”

倪可敏在會上勸勵年輕人不要畏懼犯錯，因為年輕人有充足時間，最重要的是能從錯誤中學習，避免重蹈覆轍。

他以“一個人可以走得很快，但一群人走得更遠”為例，鼓勵年輕人團結一致，促進彼此發展。



■倪可敏勸勵年輕人不要畏懼犯錯。

76.9%家庭有房產 年輕人情況需關注

倪可敏指出，我國目前76.9%家庭擁有自己的房產，這數字讓政府倍感自豪，然而年輕人擁房的情況仍需關注。

他說，政府意識到對許多年輕人而言，擁房似乎遙不可及，為協助年輕人實現擁房夢想，政府推出一系列專為年輕人設計的可負擔住房計劃，例如PRIMA房屋

計劃和租購計劃。

他透露，政府將在2025年預算案中提出“昌明大馬路首付款計劃”，旨在確保國人，尤其21至40歲的年輕人，能獲得安全且可負擔房屋。

他指出，剛畢業的年輕專業人士及在從事自由工作的年輕人，他們購房的最大障礙並非房價，

而是難以獲得貸款。

他說，由於缺乏銀行所要求的財務檔案或穩定收入，許多人難以通過貸款申請，也因為如此，政府推出了昌明大馬路首付款計劃。

他說，在該計劃下，政府將為50萬令吉及以下的房屋提供最高3萬令吉的首付款。



他強調，維持城市清潔不僅是政府的責任，更是每位公民的義務，為此他鼓勵全民參與使我國成為東南亞最美麗和最乾淨的國家。

■倪可敏與拉占德蘭乘坐三輪車遊覽古蹟區。

加強城市管理 吁向檳怡學習

倪可敏讚揚檳城與怡保在國際平台上再次為我國爭光，連續2年榮獲聯合國頒發的城市治理獎項，展現我國在綠色發展與永續管理的卓越成就。

他呼籲全國156個地方政府以檳城和怡保為榜樣，進一步提升城市管理水平，為我國贏得更多國際榮譽。

他續說，檳島市政局展現了城市永續管理的卓越水平，並成功在去年榮獲聯合國的“上海獎”，成為全球僅5個得獎者之一。

他說，此外怡保市政局的“甜甜圈經濟”也榮獲2024年聯合國人居榮譽獎，而這項獎項在全球僅有5個得獎者。

“怡保是東南亞唯一獲獎的城市，這份獎項關注的是城市健康、環境及永續發展。”

倪可敏也說，地方政府在未來的重點將圍繞綠色經濟的發展，確保實現“路平、燈亮、水溝通、廁所干淨和民安好”的目標。

Nga: It's irresponsible to not pay back the money; Overseas travel may be banned starting next year if you owe PTPTN mone

Go, that's because you "robbed" the education loan for other future youth.

"Encouraging young people not to be afraid to make mistakes Ni Kemin said this at the public forum session of the "National Celebration of World Habitat Day 2024" this morning.

He pointed out that PTPTN is currently in arrears of over RM9 billion and it is very irresponsible and humiliating for PTPTN borrowers not to repay the money after completing their studies.

"Defaulting on a loan is a very bad behavior, if you can't change your behavior, you don't have to talk about changing the country's ideals, everything starts with repaying the PTPTN loan.

At the meeting, Ni encouraged young people not to be afraid of making mistakes, because young people have enough time and the most important thing is to learn from their mistakes and avoid repeating

them 76.9 Percent of Families Own Housing and Young People Need Attention Tong pointed out that 76.9 percent of Chinese families currently own their own real estate, and this figure makes the government very proud, but the situation of young people owning houses still needs attention.

He said the government is aware that home ownership seems out of reach for many young people, and to help young people realise their dreams, the government has launched a series of affordable housing schemes designed for young people, such as the PR1MA housing scheme and the hire purchase scheme.

He revealed that the government will propose the "Cheong Ming Malaysia Down Payment Plan" in the 2025 budget, which aims to ensure that Malaysians, especially young people aged 21 to 40, have access to safe and affordable housing.

He pointed out that the biggest obstacle for young professionals who have just graduated and who are working as freelancers is not housing prices, but how difficult it is to get a loan.

He said that many people had difficulty applying for loans due to the lack of financial records or stable income required by banks, and because of this, the government introduced the Cheong Ming Malaysia Down Payment Plan.

He said under the scheme, the government will provide up to RM30,000 down payment for homes of RM500,000 and below.

Strengthening Urban Management and Calling for Learning from Penang and Ipoh for once again fighting for Malaysia on the international platform by winning the United Nations Urban Governance Award for two consecutive years, demonstrating Malaysia's outstanding achievements in green development and sustainable management.

He called on the 156 local governments across the country to follow the example of Penang and Ipoh to further improve their urban management and win more international accolades for our country.

He added that Penang City Hall has demonstrated excellence in urban sustainability management and was one of only five winners in the world to receive the United Nations "Shanghai Award" last year.

In addition, he said, the Ipoh City Hall's "Donut Economy" has also won the UN-Habitat Honour Award 2024, which is one of only five winners in the world.

"Ipoh is the only city in Southeast Asia to receive the award, which focuses on urban health, environment and sustainability.

Ni Kemin also said that in the future, the local government will focus on the development of a green economy to ensure that the goals of "smooth roads, bright lights, water communication, clean toilets and people's safety" are achieved.

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