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(八打灵再也7日讯)马青总秘书苏仪芳建议政府采取更灵活和可操作性的还贷机制，提高国家高等教育基金 (PTPTN) 还款率，例如借鉴每月税款扣除制 (PCB) 的模式，通过薪水自动扣除每月应还款项。

她指出，这不仅有利于贷款者管理财务，还能让政府更有效地收回PTPTN贷款。

她发表文告说，马青支持政府针对未归还国家高等教育基金贷款的学生采取适当措施，以确保公共资源能持续运作，同时让更多学生有机会获得教育贷款。

她认为，所有贷款者都有责任履行还贷义务，这不仅是对社会的承诺，也能让更多未来的学生从中受惠。

她说，过去的确存在类似政策，对拖欠国家高等教育基金贷款者实施出国限制，但执法上存在一定松懈，导致成效不如预期。

有鉴于此，她建议政府采取更灵活和可操作性的还贷机制。

“自动扣除每月还款额可以根据PTPTN贷款者的收入水平灵活调整，确保还贷安排不会对生活质量造成过大的影响。

蘇儀芳：提高PTPTN還款率 應採取更靈活還貸機制

“尤其是对于刚毕业的年轻人来说，他们刚进入职场，薪资水平还在逐步提升，逐步还贷的方式能让他们更加容易应对日常开销与PTPTN还贷的平衡。”

可探讨买车屋落实限制措施

苏仪芳也认为，除了出国旅行限制，政府可以探讨在购房、购车等方面适当引入限制措施，作为提醒PTPTN贷款者履行还贷的义务。这种措施不仅可以促使PTPTN贷款者更早开始还贷，也能确保国家教育贷款的良性循环，惠及更多有需要的学生。

“我们希望能够通过这些政策，以提高PTPTN的还款率，避免长期拖欠PTPTN贷款带来的困扰，同时也为未来的学生创造更多获得教育贷款的机会。”

王祺翔：还PTPTN应列贷款条件

另一方面，王祺翔建议团结政府，可以与银行再次配合，将借贷者是否有偿还国家高等教育

基金 (PTPTN) 贷款，纳入向银行申请车贷或房贷时的审核条件。

他对《星洲日报》说，既然政府打算从明年起，重新落实禁止那些欠PTPTN贷款的人士出国的政策，就必须先拿出配套措施。

“不要光只喊口号，但是并没有实际的配套措施，倘若政策突然上路，只会是杀鸡取卵。”

他指出，对于那些有能力以及一次过缴付的借贷者提供还贷优惠的配套，可获10至15%折扣，以鼓励借贷者积极还贷。

建议让父母当担保人

王祺翔建议，在申请PTPTN的教育贷学金上，应该让申请人的父母成为担保人。

“一旦孩子在毕业后，没有履行还贷的义务，那么父母就得共同承担还贷的责任。”

王祺翔指出，现在大马的经济状况是萧条，甚至通货膨胀的状况，而对于许多低收入者来说，还PTPTN的贷款也成了问题，因此强制扣薪是不可行。

他说，当初国阵实行此方案时，是针对那些连续6个月没有偿还一分钱的借贷者，才会将这些列入黑名单，禁止他们出国。

Saw Yee Fung: A more flexible loan repayment mechanism should be adopted to increase PTPTN repayment rate

PETALING JAYA, Jan 7 -- MCS Secretary-General So Yee Fong has suggested that the government adopt a more flexible and operational repayment mechanism to increase the repayment rate of the National Higher Education Fund (PTPTN), such as the Monthly Tax Deduction (PCB) model, which automatically deducts monthly repayments from salaries.

She noted that this will not only help lenders manage their finances, but will also allow the government to recover PTPTN loans more efficiently.

In a statement, she said she supported the government in taking appropriate measures for students who have not repaid their loans from the National Higher Education Fund to ensure the sustainability of public resources and to provide more students with access to education loans.

She believes that all borrowers have a responsibility to repay their loans, not only as a commitment to society, but also as a benefit to more future students.

She said that in the past, there was indeed a similar policy of imposing travel restrictions on those who defaulted on loans to the National Higher Education Fund, but there was a certain laxity in law enforcement, which led to less than expected results.

In light of this, she suggested that the government adopt a more flexible and operational repayment mechanism.

"The automatic deduction of monthly repayments can be flexibly adjusted according to the income level of PTPTN borrowers, ensuring that the repayment arrangement does not have an excessive impact on the quality of life.

"Especially for young graduates who have just entered the workforce, their salaries are still increasing, and the gradual repayment of loans can make it easier for them to balance their daily expenses with PTPTN repayments.

Su Yifang also believes that in addition to the restrictions on overseas travel, the government can explore the appropriate introduction of restrictions on house purchases and car purchases, as a reminder to PTPTN borrowers to fulfill their obligations to repay loans.

Such a measure will not only encourage PTPTN borrowers to start repaying their loans earlier, but also ensure a virtuous cycle of national education loans that benefit more students in need.

"We hope that through these policies, we can increase the repayment rate of PTPTN, avoid the distress caused by long-term default on PTPTN loans, and also create more opportunities for future students to access education loans.

On the other hand, Wang Qixiang suggested that the unity government could work with the banks again to include whether the borrower has repaid the loan from the National Higher Education Fund (PTPTN) as a condition for applying for a car loan or a housing loan from the bank.

He told Sin Chew Daily that since the government intends to re-implement the policy of banning those who owe PTPTN loans from leaving the country from next year, it must first come up with supporting measures.

"Don't just shout slogans, but there are no actual supporting measures, if the policy is suddenly on the road, it will only kill the chicken and take the eggs.

He pointed out that a 10 to 15% discount is available for those who can afford to make a lump sum payment, in order to encourage borrowers to repay their loans aggressively.

Suggesting Parents as Guarantors Wang Qixiang suggested that the applicant's parents should be the guarantors when applying for PTPTN's education loans.

"Once a child fails to repay the loan after graduation, then the parents have to share the responsibility for repaying the loan.

Ong pointed out that the current economic situation in Malaysia is depressed, even inflationary, and for many low-income earners, repaying PTPTN loans has also become a problem, so it is not feasible to force salary deductions.

He said that when BN implemented the programme, it was for borrowers who had not paid a penny for six months in a row, and they would be blacklisted and banned from leaving the country.

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