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Paying back PTPTN loans is a responsibility, not a choice — Shahrul Abdul Rahim



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Paying Back PTPTN Loans Is A Responsibility, Not A Choice —

Shahrul Abdul Rahim

JANUARY 4 — I was deeply disheartened to read an online article about certain PTPTN borrowers who believe they are “privileged” enough to shirk their responsibility of repaying their loans. What added to my frustration were the politically motivated individuals who accused PTPTN of being inconsiderate and “threatening” borrowers for sending notices to those who have long defaulted. Such actions are not only irresponsible but also reflect a selfish attitude that disregards the broader implications for Malaysia’s higher education system.

I come from a lower-middle-income family — my mother is a housewife and my father was nearing retirement when I pursued higher education. PTPTN was a lifeline, enabling me to attend university. After graduation, I secured a job with a modest salary of RM1,900 per month. Life was tough — I shared a small rented room with a friend, costing me RM450 monthly, while my remaining income went toward daily expenses like food and transportation.

Despite these financial constraints, I adhered to two fundamental principles: first, always set aside a small amount for my parents, no matter how little; second, honour my debts. These principles taught me financial discipline and moral accountability from the outset of my career.

There were difficult times, particularly during festive seasons, when I couldn’t make my loan payments. However, instead of ignoring the issue, I reached out to PTPTN to explain my financial struggles. They responded empathetically, allowing me to defer payments temporarily. When my situation improved, I made it a priority to settle the arrears. This approach reinforced my belief that problems cannot be solved by running away from them but by facing them head-on.

Fast forward two years, my financial situation improved slightly with a minor promotion and a salary increment. I continued living within my means, gave more to my parents, and proactively increased my PTPTN repayments to clear my loan ahead of schedule.

What frustrates me is the attitude of some borrowers who neglect their obligations, acting as though they are entitled to a free ride. I know individuals who live far more extravagantly than I do but choose to ignore their debt responsibilities. This behaviour is not only irresponsible but grossly unfair to those, like myself, who struggle but remain committed to repaying their loans.

Even more disheartening is the exploitation of this issue for political mileage. Regardless of political affiliations, higher education and institutions like PTPTN should never be dragged into political games. I was shocked to read that this institution faces significant financial challenges, with RM11.32 billion in unpaid loans. Each year, the institution requires RM3 billion to support hundreds of thousands of current and new students. If defaults continue, the fund will face serious constraints, denying future students the same opportunities that many of us have had.

PTPTN has enabled countless individuals, myself included, to transform our lives through higher education. The irresponsible actions of certain borrowers, coupled with politically driven criticism, threaten the sustainability of this vital institution.

To those borrowers who continue to evade their obligations, I urge you to reconsider. Do not think of yourselves as “privileged” to be excused from repaying your loans. Your repayments pave the way for future students to access higher education and improve their lives, just as we did.

Let us honour the system that has helped thousands achieve their educational dreams. PTPTN exists to ensure inclusivity and sustainability in education, providing a pathway for future generations to reshape their lives. However, the negative attitude of a few borrowers and irresponsible individuals creates a poor perception of those who fulfil their obligations. Worse, it jeopardises the future of the national education fund.

Repaying your loans is not merely a contractual obligation but a moral duty to ensure higher education remains a beacon of hope and opportunity for those in need. Let us not let today's irresponsibility steal the future from tomorrow's generation.

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