

1. Record Nr.	UNINA9910479986503321
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Titolo	Malaysia's Student Loan Company : Tackling the PTPTN Time Bomb // Wan Saiful Wan Jan
Pubbl/distr/stampa	Singapore : , : ISEAS Publishing, , [2020] ©2020
ISBN	981-4881-68-6
Descrizione fisica	1 online resource (40 p.)
Collana	Trends in Southeast Asia series ; ; issue 5 (2020)
Soggetti	Student loans Education, Higher - Finance Debts, Public Education, Higher - Malaysia - Finance Debts, Public - Malaysia Student loans - Malaysia Electronic books. Malaysia
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Nota di contenuto	Front matter -- FOREWORD -- Malaysia's Student Loan Company: Tackling the PTPTN Time Bomb
Sommario/riassunto	The Malaysian National Higher Education Fund Corporation (PTPTN) was set up in 1997. Since then, it has accumulated a massive debt amounting to RM40 billion in principal plus RM13 billion in interest. All these are guaranteed by the Malaysian government. It is now the biggest provider of student loans in the country and continues to play a very important role in catalysing socio-economic mobility, especially among the ethnic Malays which is the majority community in the country.