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## Relationship Between the Monthly Allowance and Daily Expenses Among UiTM Jengka Students

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### ABSTRACT

Nowadays, a lot of universities students tend to live independently whether is the hostel or a rental house. Most students would manage their financial themselves and they get their financial help from either National Higher Education Fund Corporation (PTPTN), scholarships, their own saving or family funding. Several previous studies has been conducted based on students financial and some of it are on students awareness on their financial management. There are studies on students spending expectations and habits, also the relationship between monthly allowance and their average grade. Hence, a study on relationship between monthly allowance and their daily spending is done. This research took place in Universiti Teknologi Mara Jengka, Pahang (UCPh) where the researchers conducted a type of Quantitative Survey Research of gathering data. There is total 152 students that were involved in this research and they were from the various faculties in UCPh. After running the data gathered through IBM SPSS Statistics 25 Software, by using the Pearson correlation approach, it can be concluded that there is no significant relationship between the monthly allowance and their daily spending.

### KEYWORDS

### INTRODUCTION

College is the stage of life where most students tend to live independently. College students are more likely to live away from home and family, whether in rented housing or in dormitories prepared by universities. But there are still students who stay with their families due to the school's location relative to home or due to university requirements. Therefore, most student stipends are paid weekly or monthly, and students are fully responsible for making decisions regarding their spending.

University students in Malaysia have restricted incomes such as from either National Higher Education Fund Corporation (PTPTN), scholarships, family funding or their own savings. Therefore, they manage money differently as stated by Micomonaco (2003). It is also common for students in universities to make a loan to further their studies and most of the students lack understanding of the amount of debt they carried in a study done by Zerquera et al (2013).

According to Dimaala et al (2019) who has done study on the relationship of monthly allowance and their average grade. This study involved 345 business management students in Polytechnic University of the Philippines. The researchers have concluded that there is no relationship between students' monthly allowance and their average grade. The

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