

SCHOLARSHIPS & FINANCIAL AID

MICP supports access to education through internal scholarships and external financial aid options. These awards are merit-based, needs-driven, or identity-focused, and are governed by terms set by the college or sponsoring body.

3.3.1 INTERNAL SCHOLARSHIPS & INCENTIVES

SCHOLARSHIP	ELIGIBILITY & DESCRIPTION
MAHSA Blue Ribbon Scholarship (MBRS)	100% tuition waiver for top scorers (e.g. 5A's in SPM, CGPA $\geq$ 3.5). Includes mentorship, accommodation support, and leadership exposure.
Haji Abdullah Elite Scholars (HABES)	For high-performing students with financial hardship. Up to 100% tuition subsidy, with leadership and service requirements.
Athletic Excellence Award (AEA)	10-50% tuition waivers for athletes at inter-university, state, or national level. Includes gear and sports representation.
Community Impact Scholarship (CIS)	Partial fee support for teachers and their families, single-parent dependents, or MAHSA/MICP alumni family members.
Graduate Excellence Research Initiative (GERI)	Research-based financial support for Master's/PhD students. Covers publications, labs, symposia, and mentorship.
Diversity & Inclusion Award	Partial sponsorships for students from marginalised backgrounds.
SEED Fund	Targeted for MAHSA/MICP staff or financially constrained but academically strong applicants. Requires Dean's endorsement.
Foundation Progression Bursary	Auto-applied tuition reduction for Foundation students moving into Degree programs.
Sibling & Family Rebates	Tuition discount for siblings/relatives studying concurrently or consecutively.
Full Fee & Early Bird Discounts	Rebates for full tuition settlement prior to deadlines.
Digital Contract Fee Lock	Scholarship and tuition fee rates fixed via signed digital contract at admission point.

3.3.2 EXTERNAL FINANCIAL AID OPTIONS

PROVIDER	TYPE	KEY HIGHLIGHTS
PTPTN Loan	Government Loan	For Malaysian Diploma & Degree students. Requires 80% attendance. Loans credited to college. Standing Instruction (SI) is mandatory. Ujrah (1% flat) interest applies.
KWSP Account II	EPF Withdrawal	Parents can withdraw their EPF savings online via i-Akaun. Funds disbursed to university. Supporting docs required.
MARA TESP / MIPT	Government Sponsorship	For Bumiputera students in select programs. Includes full or partial sponsorship. Subject to academic merit, parental income, contract obligations, and interview.
Zakat	Religious Financial Aid	For eligible Muslim students based on household income and locality. MICP facilitates application, endorsement, and disbursement tracking.
AFFIN Education Financing	Bank Loan	Covers full or partial tuition for eligible Malaysian students. Up to 100% financing with deferred repayment during studies.
MBSB Education Financing	Bank Loan	Competitive interest. Offers flexibility and Islamic financing option.
Private NGO/CSR Sponsorships	External	On case-by-case basis. MICP partners with selected corporations and foundations to match qualified students.