

**Pakatan promoting unhealthy debt culture to youths, says minister**  
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**By Shazwan Mustafa Kamal**

KUALA LUMPUR, April 15 — Pakatan Rakyat (PR) is sending out the wrong signal to youths nationwide by demanding that the PTPTN (National Higher Education Fund Corporation) loan scheme be abolished, Datuk Raja Nong Chik Raja Zainal Abidin said today.

The Umno minister argued that PR's suggestion was sending out a "wrong message" to youths — that it was alright to not repay a loan once the money has been used.

"This is a wrong message. They are encouraging people to not pay rental, higher purchase loans.

"I do not think the loan repayment is so harsh that students cannot repay...some of them already have established positions but just don't want to pay," the Umno senator told reporters here.

Raja Nong Chik said that countries which were successful were those who were able to manage their "personal credits" properly, guided by their respective governments.

"We inculcate values here. PTPTN loan teaches them from young the need to respect, repay," the federal territories and urban well-being minister said.

The federal opposition is set to make higher education reform a key policy to win the hearts of young Malays, a demographic it believes will make up the bulk of fence-sitters in the coming polls.

Pakatan Rakyat (PR) strategists told The Malaysian Insider that the coalition will meet next week to fine-tune its policy solution for funding tertiary education in hopes of winning over Malays in their 20s, who make up one-sixth of the voting population.

The meet comes ahead of a key debate between PKR strategic director Rafizi Ramli and Umno Youth chief Khairy Jamaluddin this May 3 on whether the PTPTN (National Higher Education Fund Corporation) federal student loan scheme should be discontinued.

Opposition Leader Datuk Seri Anwar Ibrahim has led the line in calling for the end of PTPTN, which critics say has saddled many fresh graduates with heavy debt, even before they are gainfully employed.

During a demonstration at Dataran Merdeka yesterday by about 500 student activists calling for free education, PKR vice presidents Nurul Izzah Anwar and Chua Tian Chang both rallied the crowd by declaring that "free education is a right for all."

But the challenge for the opposition is to move the debate from a question of merely abolishing PTPTN, which the ruling Barisan Nasional (BN) has been quick to dismiss as a move that will cost RM43 billion and bankrupt the country.

Rafizi has spoken at roundtables and written an exhaustive blog post about how the RM6.1 billion disbursed through PTPTN last year can instead be used to fully fund an additional 100,000 places in public universities as well as the existing 372,000 places.

Speaking to The Malaysian Insider, he insisted that the government did not need to recoup this amount back as PTPTN has only collected RM2.8 billion since being established 15 years ago, about 10 per cent of the loans disbursed so far.

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