

Matematik Tingkatan 4

BAB 10: Perancangan dan Pengurusan Kewangan

1. Pendapatan aktif dan pendapatan pasif Encik Tan pada bulan Januari masing-masing ialah RM4 350 dan RM2 100. Perbelanjaan tetap dan perbelanjaan tidak tetapnya dalam bulan yang sama masing-masing ialah RM2 600 dan RM980. Berapakah aliran tunai bulanan Encik Tan?

An active income and a passive income of Mr Tan in January are RM4 350 and RM2 100 respectively. His fixed expenses and variable expenses in the same month are RM2 600 and RM980 respectively. What is the monthly cash flow of Mr Tan?

- A RM1 050
- B RM1 480
- C RM1 750
- D RM2 870

2. Pendapatan aktif Puan Fatin ialah RM2 100. Perbelanjaan tetap dan perbelanjaan tidak tetapnya masing-masing ialah RM3600 dan RM1 400. Berapakah pendapatan pasif Puan Fatin supaya aliran tunai dalam bulan itu adalah positif?

An active income of Puan Fatin is RM2 100. Her fixed expenses and variable expenses are RM3 600 and RM1 400 respectively. What is the passive income of Puan Fatin so the cash flow of the month is positive?

- A RM2 200
- B RM2 500
- C RM2 900
- D RM3 200

3. Pendapatan aktif dan pendapatan pasif Cik Mimi masing-masing ialah RM3250 dan RM1 860 manakala perbelanjaan tetap dan perbelanjaan tidak tetap masing-masing ialah RM2 820 dan RM950. Pada bulan kedua, pendapatan aktif Cik Mimi kekal sama tetapi pendapatan pasif berkurang sebanyak 20%. Pada masa yang sama, perbelanjaan tetap dan perbelanjaan tidak tetapnya masing-masing meningkat sebanyak RM320 dan RM400. Hitung aliran tunai bulanan Cik Mimi pada bulan itu.

An active income and a passive income of Cik Mimi are RM3 250 and RM1 860 respectively while her fixed expenses and variable expenses are RM2 820 and RM950 respectively. For the second month, Cik Mimi's active income is remained the same and her passive income decrease by 20%. At the same time, her fixed expenses and variable expenses increase RM320 and RM400 respectively. Calculate Cik Mimi's monthly cash flow of the month.

- A RM178
- B RM248
- C RM278
- D RM348

4.

- (a) Encik Fauzan ingin membeli sebuah kerusiurut berjenama yang bernilai RM2 400 dalam masa 3 bulan. Bolehkah Encik Fauzan mencapai matlamat kewangannya?
Encik Fauzan wants to buy a RM2 400 branded massage chair in 3 months. Will Encik Fauzan be able to achieve his financial goals?

- (b) Berapakah yang perlu disimpan oleh Encik Fauzan bagi mencapai matlamatnya?
How much does Encik Fauzan have to save to achieve his goals?

5. Jadual di bawah menunjukkan pendapatan dan perbelanjaan Puan Shima.
The table shows an income and Pusan Shima.

Gaji/ Salary	RM5 000
Komisen/Commission	RM400
Ansuran rumah/House instalment	RM700
Makanan/Food	RM800
Petrol	RM300

Puan Shima menyimpan 10% daripada jumlah pendapatan dan RM200 untuk dana kecemasan, Hitung pendapatan lebihan Puan Shima.

Puan Shima kept 10% of total income and RM200 for emergency fund. Calculate the surplus of income of Puan Shima. [4 markah]

Jawapan/Answer

6. Maklumat di bawah berkaitan dengan pelan kewangan Puan Emelda.
The information below is related to Puan Emeida's financial planning.

Pendapatan bersih/Net income	
Gaji/Salary	RM4 500
Bajet perbelanjaan/Expense budget	
Ansuran rumah/Housing instalment	RM900
Ansuran kereta/Car instalment	RM600
Bil utiliti/Utility bills	RM400
Bayaran tol/Tol payments	RM150
Barangan dapur/Groceries	RM1 000
Pemberian kepada ibu bapa/Allowances for parents	RM500
Simpanan/Savings	RM600

Hitung aliran tunai Puan Emelda. Jelaskan jawapan anda.

Calculate of Puan Emelda's cash flow. Explain your answer. [3 markah/3 marks]

Jawapan/Answer: