

## Loan Essay (Educational Purpose)

### Title: Personal Loan Application for Education Advancement

I am applying for a personal loan of **RM 18,000** to fund my upcoming enrolment in the **Professional Diploma in Digital Marketing & Business Analytics** at Asia Digital Academy Malaysia, starting in **April 2026**. The total course fee is **RM 15,800**, and the additional amount requested will cover study materials, registration fees, and commuting expenses throughout the program.

I am currently employed as a **Sales & Admin Assistant** at Aurora Retail Services Sdn. Bhd., where I have been working for **2 years and 9 months** on a full-time, permanent basis. My monthly net salary ranges between **RM 3,425 – RM 3,533**, supported by a stable income and consistent commission earnings. I also maintain a savings habit through monthly transfers into my secondary account.

I have **no outstanding loans**, my credit card usage is **moderate and well-managed**, and my spending pattern shows responsible financial behavior without any high-risk transactions such as gambling or cryptocurrency trading.

This diploma is essential for my career growth, as I aim to transition into roles involving digital marketing and data analytics. The skills gained will increase my earning potential and open opportunities for higher positions within the industry. With my current financial stability, I am confident and fully committed to servicing the planned monthly repayment of **RM 350 – RM 420**.

I appreciate your consideration of my loan application. This educational investment will significantly support my long-term professional development.

Sincerely,  
*Lai Joey*