PERKESO/SOCSO Education Loan Eligibility

- 1. Applicant must be a dependent to the following:
 - a. Dependent's Benefit recipient
 - b. Survivor's Pension recipient
 - c. Invalidity Pension recipient
 - d. Scheduled Permanent Disablement Benefit
- Less than 21 years old when applying, or if exceeds 21 years, applicant must have received a SOCSO loan before at certificate or diploma level continuously (without suspension due to poor academic performance) and a dependent of the Dependent's Benefit or Survivor's Pension recipient
- 3. Not married
- 4. Have received offers to further studies at any Institute of Higher Education within the country for first Degree or Diploma, or Malaysian Proficiency Certificate (SKM) Level 1 to 3
- 5. Had applied for education loan from other agencies but it had been declined
- 6. Full programme must be within Malaysia
- 7. Full programme must be based on full time basis
- 8. Have at least another one full academic year to complete the course
- 9. The overall cost of tuition fee must not exceed RM100,000 not exclusive of sustenance allowance
- 10. For applicant receiving offers from Institute of Higher Education, the college or university must be on operations for at least 2 years and its establishment must have been approved by MOHE
- 11. For applicant receiving offers from Institute of Higher Education at Degree or Diploma programme, courses offered must be approved by MOHE and fully accredited by MQA
- 12. Family is having financial constraints to fund the education