

These are announced measures. Eligibility, approval and start dates depend on the final rules for each scheme. You may belong to more than one group. Choose a category to see relevant recommendations, not an eligibility decision.

1. Check your household aid

Who it affects

Households, singles and seniors

What changed

STR and SARA receive RM16 billion. SARA varies by recipient category, with a base amount of up to RM150 a month; additional support for poor and hardcore-poor recipients is listed separately. Non-STR Malaysians aged 18+ are announced to receive RM100 twice.

What you can do now

Prepare identity, household, income and bank records. HASiL lists manual STR 2027 applications at its offices from 1 October 2026 and online applications from 15 October 2026.

Recommended by bajet.com

When

2027 aid. SARA MADANI payments are estimated for February and August 2027, not confirmed payment days.

Before relying on this benefit

RM150 is not a universal monthly entitlement. Confirm your category and approval; the SARA service page currently describes 2026 rules.

Official information / Source

MySTR / HASiL

<https://bantuantunai.hasil.gov.my/>

SARA

<https://www.sara.gov.my/>

MOF summary, p. 2 (category table)

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=2>

HASiL application notice

<https://bantuantunai.hasil.gov.my/>

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2. Prepare for the tax changes

Who it affects

Resident individual taxpayers

What changed

Personal relief is proposed to rise from RM9,000 to RM12,000. Marginal rates become 18% for chargeable income RM70,001–RM100,000 and 24% for RM100,001–RM150,000. Above RM1 million, the proposed marginal rate is 30%.

What you can do now

Keep receipts in separate year-and-category folders. Check HASiL guidance before claiming new categories. Current bajet.com calculators do not incorporate these proposed 2027 changes.

Recommended by bajet.com

When

Proposed from assessment year 2027; do not apply these figures to your 2026 return.

Before relying on this benefit

Chargeable income is after allowable deductions and reliefs. Each marginal rate applies to its band, not your whole salary. Relief reduces taxable income; it is not a cash payment.

Official information / Source

HASiL

<https://www.hasil.gov.my/>

Tax measures, appendices 1–2, pp. 4–6

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/langkah-cukai.pdf#page=4>

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3. Check when your pay changes

Who it affects

Employees and job seekers

What changed

A RM2,000 minimum wage is announced for June 2027. MSMEs with sales below RM50 million are exempted. A separate RM2,500 starting minimum for semi-skilled and graduate jobs is also announced.

What you can do now

Ask HR whether your employer is covered and request the applicable start date. Use your actual payslip when planning expenses until the increase takes effect.

Recommended by bajet.com

When

June 2027 for the RM2,000 measure. Implementation details for the separate RM2,500 framework are pending.

Before relying on this benefit

Coverage depends on your employer and the implementing rules. The RM3,400 living-wage benchmark for GLICs/GLCs is a separate measure, not a universal minimum.

Official information / Source

JTKSM

<https://jtksm.mohr.gov.my/>

MOF summary, p. 4

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=4>

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4. Review your PTPTN repayments

Who it affects

Students and PTPTN borrowers

What changed

The 2027 package announces deferment for gross monthly income up to RM2,500, a RM50 monthly minimum for RM2,501–RM3,000, and a 10% repayment discount for borrowers who pay regularly without arrears.

What you can do now

Download your repayment statement and prepare proof of gross income. Keep to your current repayment arrangement until PTPTN approves a change.

Recommended by bajet.com

When

Announced for 2027; the application process and precise start date require PTPTN confirmation.

Before relying on this benefit

Income-based arrangements are subject to cross-checks with HASiL. Deferment is not loan cancellation; the discount is conditional.

Official information / Source

PTPTN

<https://www.ptptn.gov.my/>

MOF summary, pp. 24–25

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=24>

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5. Review your gig-worker protection

Who it affects

Gig workers, self-employed people and homemakers

What changed

KWSP matching incentives and PERKESO contribution support are announced, alongside a government–Grab support package for e-hailing and p-hailing workers.

What you can do now

Check your KWSP and PERKESO registration and contribution history. Ask which scheme covers your work and what contribution is required before counting on a matching incentive.

Recommended by bajet.com

When

2027 announcements; scheme-specific contribution rules and access details need agency confirmation.

Before relying on this benefit

Support varies by scheme, occupation and platform. Announced estimates of higher net income are not guaranteed payments to every worker.

Official information / Source

KWSP

<https://www.kwsp.gov.my/>

PERKESO

<https://www.perkeso.gov.my/>

MOF summary, p. 5

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=5>

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6. Check first-home stamp duty

Who it affects

Malaysian citizens buying their first home

What changed

Proposed relief covers loan agreements and transfers: 100% exemption for homes up to RM500,000. For homes above RM500,000 up to RM750,000, the first RM500,000 receives full exemption and the remaining portion receives 50% exemption.

What you can do now

Ask your lawyer and bank for a written duty and fee breakdown using the property price, buyer profile and agreement date. Confirm the applicable exemption before signing.

Recommended by bajet.com

When

Proposed for qualifying sale-and-purchase agreements completed from 1 January 2027 to 31 December 2030.

Before relying on this benefit

First-home and citizenship conditions apply. A RM750,000 home does not receive full exemption on its entire price.

Official information / Source

HASiL

<https://www.hasil.gov.my/>

Tax measures, appendix 16, p. 22

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/langkah-cukai.pdf#page=22>

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7. Keep family and care receipts

Who it affects

Taxpayers supporting children, parents or grandparents

What changed

Broader care expenses sit within the RM8,000 parent/grandparent cap. Qualifying postnatal care and breastfeeding equipment sit within the RM10,000 health cap. Education sublimits sit within the RM7,000 education cap.

What you can do now

Keep dated receipts in separate 2026 and 2027 folders. Record who the care or course was for, then check HASiL's final requirements before claiming.

Recommended by bajet.com

When

Proposed for assessment year 2027; final HASiL claim guidance is needed.

Before relying on this benefit

Tax relief lowers income used to calculate tax; it is not cash aid. Sublimits are part of the overall caps, not extra amounts. Never claim the same expense twice.

Official information / Source

HASiL

<https://www.hasil.gov.my/>

Tax measures, appendices 3–5, pp. 7–11

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/langkah-cukai.pdf#page=7>

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8. Check your child's school aid

Who it affects

Parents, caregivers and school pupils

What changed

The education ministry receives RM69 billion. Back-to-school aid rises to RM200 per pupil and school repair and maintenance funding rises to RM2 billion.

What you can do now

Check that your child's school records are current. Ask the school how the 2027 aid will be distributed and what documents it needs.

Recommended by bajet.com

When

Budget 2027 announcement. Schools and KPM must confirm distribution dates and procedures.

Before relying on this benefit

The announcement does not confirm a payment date or your child's eligibility. Ministry allocations are public-service funding, not cash for every family.

Official information / Source

KPM

<https://www.moe.gov.my/>

MOF summary, p. 24

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=24>

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9. Review your healthcare options

Who it affects

Patients, families and eligible STR recipients

What changed

Budget 2027 continues MySalam and PeKa B40. The summary describes PeKa B40 screening and treatment support for STR recipients and spouses aged 40+. MediAsas is an affordable basic medical insurance/takaful plan announced for nationwide launch.

What you can do now

Ask your clinic which screening or support scheme applies to you. Review existing medical cover before considering a new plan.

Recommended by bajet.com

When

2027 announcements; MediAsas launch is announced for January 2027. Check each scheme's current access rules.

Before relying on this benefit

Coverage depends on the scheme and eligibility checks. A lower-cost insurance plan does not mean all treatment is free; confirm premiums, exclusions and benefits.

Official information / Source

KKM

<https://www.moh.gov.my/>

MOF summary, pp. 22–23

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=22>

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10. Compare your travel-pass costs

Who it affects

Commuters, students and eligible rail passengers

What changed

My50 covers 30 days of unlimited travel on the Rapid KL rail and bus network. MyKomuter50 is announced for KTM Komuter. MyRailLife continues for specified children, school pupils and persons with disabilities on covered KTM services.

What you can do now

Add up your normal monthly fares and compare with the relevant pass. Ask the operator whether your route and passenger category are covered.

Recommended by bajet.com

When

Continuation and new-pass announcements for 2027. Confirm new-pass availability with the operator.

Before relying on this benefit

Rapid KL and KTM are different networks. Check covered routes, citizenship or age conditions, registration and activation dates before buying.

Official information / Source

MOF transport announcements

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=27>

MOF summary, p. 27

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=27>

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11. Compare financing and guarantees

Who it affects

Micro, small and medium business owners

What changed

Guarantees help businesses access bank financing. The summary also lists agency financing programmes, including TEKUN Niaga. Financing is repayable; a guarantee helps support a lender's loan and is not a grant to your business.

What you can do now

Prepare registration, accounts, bank statements and a cash-flow forecast. Ask your lender which guarantee or agency facility fits your business, and compare the total repayment cost.

Recommended by bajet.com

When

Budget 2027 announcements; application windows and final terms need lender or agency confirmation.

Before relying on this benefit

Approval is not automatic. Check your business category, repayment ability, fees, security requirements and the specific scheme's conditions.

Official information / Source

MOF financing directory

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=41>

MOF summary, p. 41; TEKUN, p. 59

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=41>

TEKUN programme table, p. 59

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=59>

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12. Plan equipment and digital investment

Who it affects

Companies buying qualifying machinery, ICT or software

What changed

The proposal extends accelerated capital allowances for qualifying expenditure from 1 January 2027 to 31 December 2030. This lets qualifying companies claim capital allowances over two years; it is a tax treatment, not reimbursement of the purchase price.

What you can do now

List planned purchases and obtain itemised quotes. Ask your tax adviser which items qualify, and keep invoices and the asset register before making a tax claim.

Recommended by bajet.com

When

Proposed for qualifying capital expenditure in 2027–2030; confirm final tax rules.

Before relying on this benefit

Local-manufacturer conditions apply to specified machinery. Only qualifying ICT, software and related costs are covered; do not assume every subscription or purchase qualifies.

Official information / Source

HASiL

<https://www.hasil.gov.my/>

Tax measures, appendix 28, p. 39

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/langkah-cukai.pdf#page=39>

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13. Review payroll and staff benefits

Who it affects

Employers and business owners with staff

What changed

The RM2,000 minimum-wage announcement exempts MSMEs with sales below RM50 million. A separate proposal gives a tax deduction for eligible employers' PTPTN repayments on behalf of staff during 2027–2028.

What you can do now

Review your business's wage coverage and payroll budget. Ask your tax adviser whether a voluntary PTPTN benefit qualifies before promising it to staff.

Recommended by bajet.com

When

June 2027 for the wage announcement; proposed PTPTN deduction for payments from 1 January 2027 to 31 December 2028.

Before relying on this benefit

Confirm wage coverage under the implementing rules. For the PTPTN proposal, staff must be full-time, cannot be the owner or related to the employer, and cannot be charged in return for the repayment.

Official information / Source

JTKSM

<https://jtksm.mohr.gov.my/>

HASiL

<https://www.hasil.gov.my/>

MOF wage announcement, p. 4

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=4>

Tax measures, appendix 30, p. 41

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/langkah-cukai.pdf#page=41>

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14. Check grants and market support

Who it affects

Micro businesses and firms preparing to grow or export

What changed

The grant announcement targets 40,000 recipients, including micro traders, especially women, rural entrepreneurs and vulnerable groups. Export support includes Malaysia Go Global, Market Development Grant and eBizlink.

What you can do now

Prepare a one-page plan explaining the equipment, skills or market you need. Use MOF's named programmes to find the relevant agency and confirm eligibility before committing money.

Recommended by bajet.com

When

Budget 2027 announcements. The administering agencies must confirm application windows and eligible expenses.

Before relying on this benefit

A programme allocation is not a grant entitlement for every business. Check target-group restrictions, assessment criteria and whether costs need approval before spending.

Official information / Source

MOF grant and export announcements

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=36>

MOF summary, p. 36

<https://belanjawan.mof.gov.my/pdf/belanjawan2027/ucapan/touchpoint-budget-bm.pdf#page=36>

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