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Table 1. An example of a table (Font = 8; Click ‘Caption A’ on the Styles Gallery)

|  |  |  |
| --- | --- | --- |
| An example of a column heading | Column A (*t*) | Column B (*T*) |
| And an entry | 1 | 2 |
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References should be listed at the end of the paper, should be arranged first alphabetically and then further sorted chronologically if necessary. More than one reference from the same author(s) in the same year must be identified by the letters “a”, “b”, “c”, etc., placed after the year of publication.

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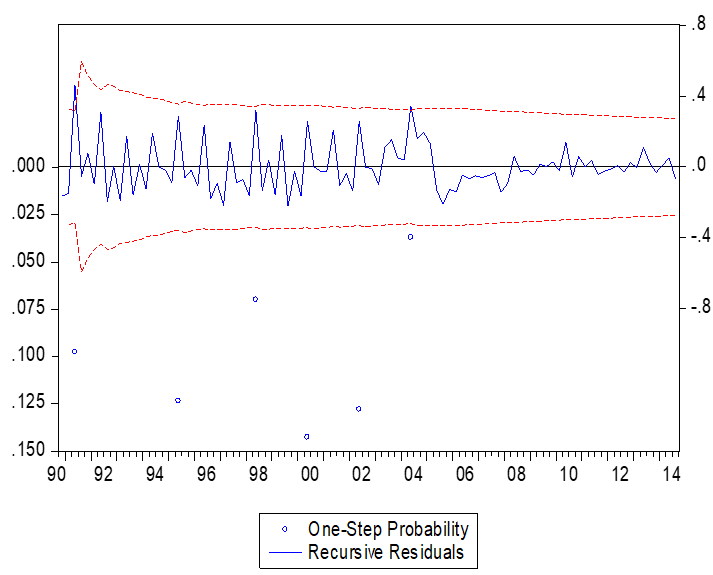
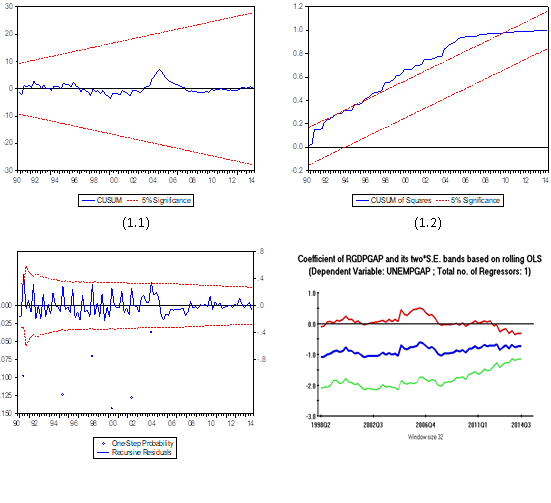


Figure. 1. (left) this figure is blurry, which is unacceptable; (right) this figure has a higher resolution. However, the labels are not formatted using Arial font. (Font = 9; Click ‘Caption B’ on the Styles Gallery)

**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

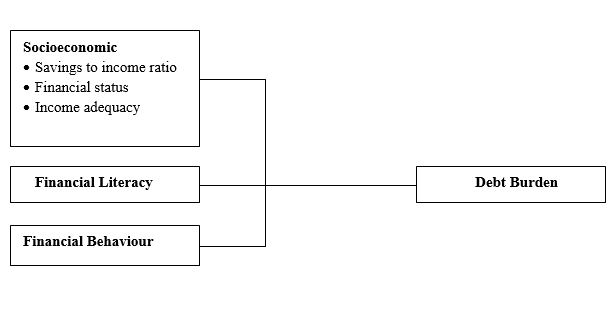


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|  |  |  |
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|  | Rt = K EP = 93.02 (±9.62) – 13.45 | (1) |

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The authors would like to acknowledge the support of Universiti Teknologi Mara (UiTM), Cawangan Negeri Sembilan, Kampus Kuala Pilah and Faculty of Applied Sciences, Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia for providing the facilities and financial support on this research.

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Jaya Subramaniam carried out the research, wrote and revised the article. Rahmah Hassan conceptualised the central research idea and provided the theoretical framework. Rahmah Hassan and Chong Ju Lian designed the research, supervised research progress; Rahmah Hassan anchored the review, revisions and approved the article submission.

References (APA 7th Ed.)

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Mettam, G. R., & Adams, L. B. (1994). How to prepare an electronic version of your article. In B. S. Jones, & R. Z. Smith (Eds.), Introduction to the electronic age (pp. 281-304). New York: E-Publishing Inc.

Strunk, W., Jr., & White, E. B. (1979). The elements of style. (3rd Ed.). Macmillan.

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