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The paragraphs continue from here and are only separated by headings, subheadings, images, and formulae. The section headings are arranged by numbers, bold and 10 pt. Here are further instructions for authors.

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All tables should be numbered with Arabic numerals. Headings should be placed above tables, left justified, and bold. Leave one line space between the heading and the table, by choosing Table Caption in the Styles Gallery. Only horizontal lines should be used within a table, to distinguish the column headings from the body of the table, and immediately above and below the table. Tables must be embedded into the text and not supplied separately. The source of data must be provided i.e., literature (s) or author’s own data. Below is an example which authors may find useful.

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

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| **An example of a column heading** | **Column A (*t*)** | **Column B (*T*)** |
| And an entry | 1 | 2 |
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Table 2. Citation style and reference format for different type of references

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| Table 3. Typical units of measure for MJCET |
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| --- | --- | --- | --- |
| **Item** | **Dimensions/Parameter** | **Units** **Do’s and don’t’s** | **Remark** |
| Units and symbols | Temperature | 30 °C not 30 oC | Insert symbol degree sign instead of superscript ‘o’ |
|  | −30 °C not -30 °C  | Insert symbol minus sign instead of *hyphen* |
| AbsorbanceFTIR length | 1398 cm−1 not 1398 cm-1 | Insert symbol minus sign instead of *hyphen* |
| Volume | 15 L not 15 *l* | Use L instead of *l* |
| Weight | 150 g not 150g | Always insert space after number for a unit of measure |
| Scientific number | 1.3614 × 10−6 not 1.3614 x 10-6 | Insert multiplication symbol instead of using ‘x’ |

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Source: ACS Style Guide (2017)

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Footnotes should be avoided if possible. Necessary footnotes should be denoted in the text by consecutive superscript letters. The footnotes should be typed single spaced, and in smaller type size (8pt), at the foot of the page in which they are mentioned and separated from the main text by a short line extending at the foot of the column. The ‘footnote’ style is available in this template for the text of the footnote.

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The manuscript’s references and citations should be written using the APA 7th edition style. In terms of the in-text citation style, APA uses the author's last name and the year of publication, for example: (Field, 2005); (Field & Thomas; 2014). If there are three or more authors, cite only the surname of the first author followed by “et al.” and the year., for example: (Field et al., 2017). For direct quotations, include the page number as well, for example: (Field, 2005, p. 14). Citing same authors of the same year should be assigned by alphabet following the year of publication (e.g., Field et al., (2014a); Field et al., (2014b)).

Table 2 shows the details of referencing according to the APA 7th edition style. The sample references is available on page 5. Please refer to the following website for further details on APA 7th edition referencing style: <https://libraryguides.vu.edu.au/apa-referencing>

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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

Fig. 2. (left) this framework is a non-editable diagram, appears blurry and hence, is unacceptable;
(right) this framework is built using MS Word illustration tools, has higher resolution and is acceptable.
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|  | Rt = K EP = 93.02 (± 9.62) – 13.45 | (1) |

1. Acknowledgements/Funding

This section is compulsory. The following is an example of an acknowledgement statement:

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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