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| Table 3. Typical units of measure for MJCET |
| |  |  |  |  | | --- | --- | --- | --- | | **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* | | Absorbance  FTIR 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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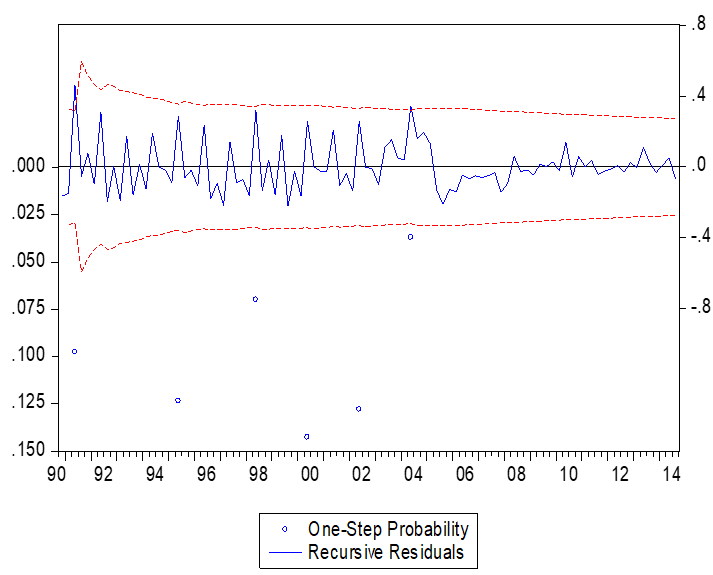
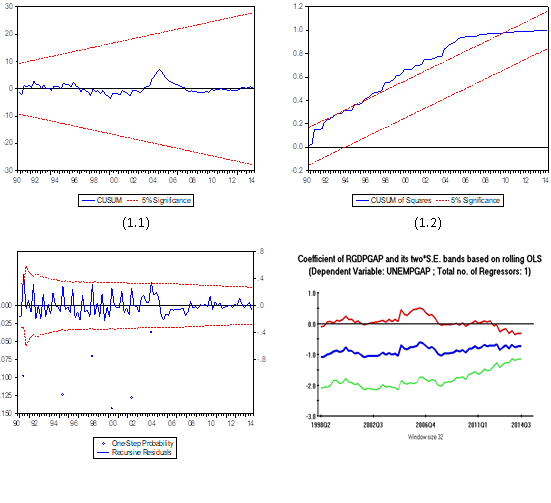


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Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

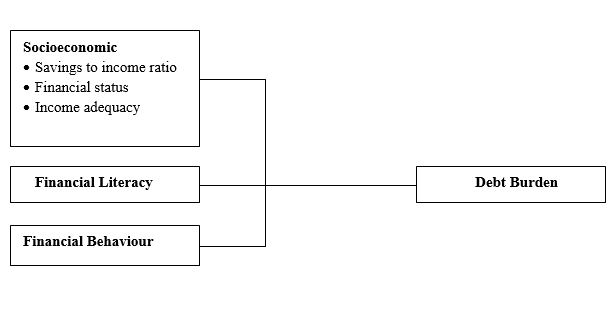


Fig. 2. (left) this framework is a non-editable diagram, appears blurry and hence, is unacceptable;   
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The authors would like to acknowledge the support of Universiti Teknologi Mara (UiTM), Cawangan Negeri Sembilan, Kampus Kuala Pilah and Faculty of Applied Sciences, Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia for providing the facilities and financial support on this research.

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