

Review Form 3

Journal Name:	Asian Journal of Advanced Research and Reports
Manuscript Number:	Ms_AJARR_128184
Title of the Manuscript:	The Role of Financial Education in Preventing Credit Card Debt: A Comprehensive Framework for Schools and Communities
Type of the Article	Original Research Article

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PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	The article is rich in literature of the modern environment where technology plays a vital rule in our everyday engagement. It provides an understanding of how to manage efficiently and effectively our finances.	
Is the title of the article suitable? (If not please suggest an alternative title)	Acceptable.	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	Abstract is acceptable and summarizes the findings that may contribute to the existing body of knowledge.	
Is the manuscript scientifically, correct? Please write here.	Acceptable and provide an analysis of the phenomena in quantitative form. It is recommended to complete the authors the first time it has been cited in the manuscript (Akinwande, M., Lopez, A., Yusuf, T., Unuriode, A., Yusuf, B., Yussuph, T., & Okoro, S., 2024; instead of Akwinda et al, 2024)	APA, MLA among others suggested proper citation the first time it has been mentioned in the manuscript.
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Sufficient in form and acceptable.	
Is the language/English quality of the article suitable for scholarly communications?	Acceptable with no further revision.	
Optional/General comments	<p>Recommended for publication</p> <p>It is recommended to utilize the finding in other form as it may help communicating the recommendations or policy that may arise. No competing interest.</p> <p>The paper is recommended for publication with a minor revision to provide complete recognition of the authors, the first time it was cited in the manuscript.</p>	

PART 2:

	Reviewer's comment	Author's comment <i>(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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