

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

General guidelines for the Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guidelines for the Peer Review process, reviewers are requested to visit this link:

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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.	<ul style="list-style-type: none"> Credit card debt is a growing concern for many people across the developed world, with many experts attributing its onset to largely the lack of or limited financial education. Teaching students and other community members how to budget, save money, and use credit responsibly decreases their chances of accumulating unmanageable debt. Avoiding threats like credit card debt is possible if people are educated about the consequences of excessive spending and the penalties that come with missed payments. Financial resources offered through education are important in shaping young individuals into responsible spenders, which will help narrow the economic gap in society in the long run. 	
Is the title of the article suitable? (If not please suggest an alternative title)	<ul style="list-style-type: none"> Not suitable. The manuscript does not offer a comprehensive framework. 	
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.	<ul style="list-style-type: none"> Brief introduction to the topic/ issue followed by the study's objectives, the method employed in this study, the findings, stakeholders that will benefit from this study, limitations, and future directions for other scholars. 	
Is the manuscript scientifically, correct? Please write here.	<ul style="list-style-type: none"> Proper research questions and objectives followed by proper hypotheses testing. Not scientific enough. E.g. Profile of Respondent, reliability & validity tests. I would suggest the author conduct proper analyses to improve this manuscript. Research framework to study the problem (independent and dependent variables). I would suggest considering PLS-SEM for the analyses. The random sampling technique is difficult to conduct as researchers usually do not have a complete sampling frame. 	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	<ul style="list-style-type: none"> Recent but need to provide additional references to make it more comprehensive. 	
Is the language/English quality of the article suitable for scholarly communications?	<ul style="list-style-type: none"> Acceptable 	
Optional/General comments		

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>	

Reviewer Details:

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