

The Journal of Financial Counseling and Planning Guidelines for Authors

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Prepare the entire manuscript, including the text headings, references, tables, figures, and appendixes according to the most recent edition of the *Publication Manual of the American Psychological Association*.

Order: The order of the manuscript submission should be similar to:

- Title page with author information and acknowledgments (if any)
- Abstract (start on a separate page, numbered page 2)
- Text (start on a separate page, numbered page 3)
- References (start on a separate page)
- Appendixes (start each on a separate page)
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Font: 12-pt Times New Roman

Spacing: Double spacing

Margins: All 1 inch

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Page numbers: Centered at the bottom of each page

Maximum manuscript length: no more than 7,000 words, including abstract, body, references, and

tables.

Abstract: All manuscripts must be accompanied by an abstract, not to exceed 150 words. A well-prepared abstract is extremely important. Refer to the APA Manual for suggestions for writing an accurate, succinct, quickly comprehensible, and informative abstract.

Use of verb tenses: Avoid unnecessary shifts in verb tense within the same paragraph or in adjacent paragraphs. Use past tense (e.g., "Jones showed") or present perfect tense (e.g., "researchers have shown") for the review of literature and the description of the procedure. Use past tense (e.g., "financial stress decreased significantly") to describe the results. Use the present tense (e.g., "the results of the survey indicate") to discuss the results and present the conclusions.

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Contact:

Jing Jian Xiao, Ph.D.

Editor, Journal of Financial Counseling and Planning

Email: jfcp.editor@gmail.com