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| **An example of a column heading** | **Column A (*t*)** | **Column B (*T*)** |
| And an entry | 1 | 2 |
| And another entry | 3 | 4 |
| And another entry | 5 | 6 |

Source:

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References should be listed at the end of the paper, should be arranged first alphabetically and then further sorted chronologically if necessary. More than one reference from the same author(s) in the same year must be identified by the letters “a”, “b”, “c”, etc., placed after the year of publication.

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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 |
| |  |  |  |  | | --- | --- | --- | --- | | **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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Table 2 shows the details of referencing according to the APA 7th edition style. The sample references are available on page 7. 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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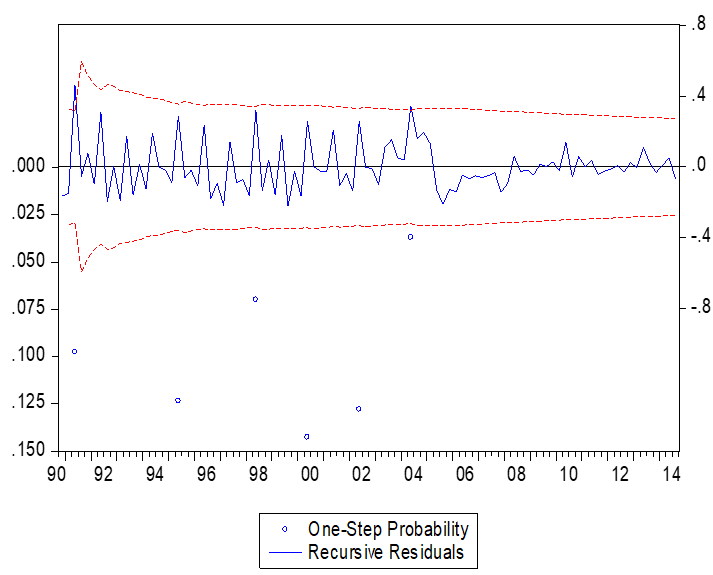
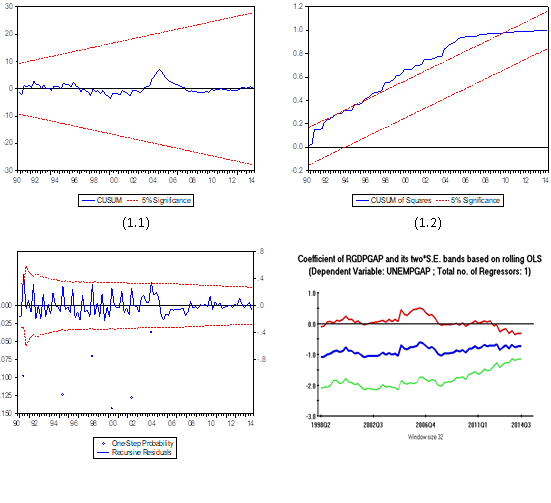


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Income adequacy

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**Debt burden**

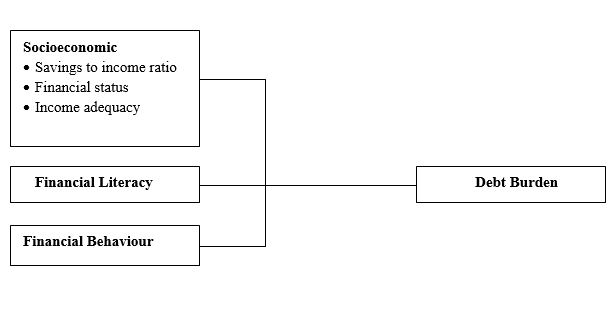


Fig. 2. (left) this framework is a non-editable diagram, appears blurry and hence, is unacceptable;   
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|  | Rt = K EP = 93.02 (± 9.62) – 13.45 | (1) |

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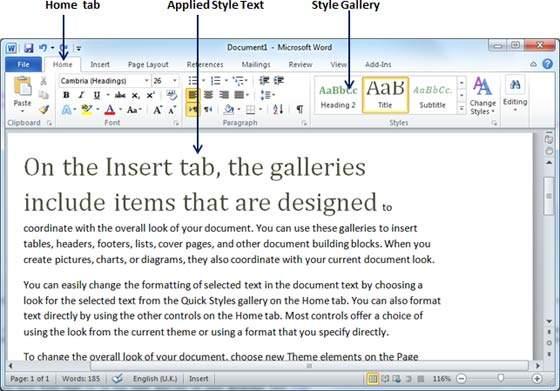
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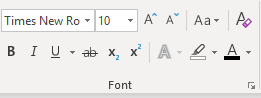
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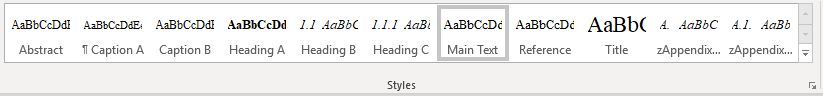
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