

**Paper: “Implications of Student Loan and Finance Management Skills for Undergraduate Students”**

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<i>Please, remove discussion from the results or from the conclusion. We need only one.</i>	
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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>4</b>

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<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4</b>
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<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>3</b>
<b>There are few grammatical errors and spelling mistakes in this article. Since the author(s) are native they can check by simulation apps.</b>	
<b>4. The study methods are explained clearly.</b>	<b>4</b>
<i>(Please insert your comments)</i>	
<b>5. The results are clear and do not contain errors.</b>	<b>4</b>
<i>(Please insert your comments)</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>3</b>
<b>The conclusions or summary are accurate and supported by the content, but the part of conclusions and summary needs to be compressed, is to long.</b>	
<b>7. The references are comprehensive and appropriate.</b>	<b>4</b>
<i>(Please insert your comments)</i>	

**Overall Recommendation** (mark an X with your recommendation) :

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Accepted, minor revision needed	<input checked="" type="checkbox"/>
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