

Review Form 1.6

Journal Name:	Asian Journal of Education and Social Studies
Manuscript Number:	Ms_AJESS_84267
Title of the Manuscript:	Saving and Spending Attitudes of College Students
Type of the Article	

General guideline for 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 guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalajess.com/index.php/AJESS/editorial-policy>)

PART 1: Review Comments

	Reviewer's comment	Author's comment (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)
<u>Compulsory</u> REVISION comments	<p>The background is poorly presented and the contextual foundation of the research not clearly laid. The problem statement is not clear. There is no gap the researcher intends to fill.</p> <p>The relevant literature has not been reviewed, even if the text could not be made more dialectical, more critical. The structure could be improved also at the level of empirical literature, a literature review being the review of prior ideas, not that of prior authors. Therefore, the idea-idea structure should be adopted instead of author by author structure. A theory is a prognosis of an answer to the research question. This is why it is first linked to the phenomenon to be explained. The author seems not to have dwelled on any theory to support the literature. And finally, the results have not been compared to the theories nor empirical literature. That needs to be done in order to show the relevance of using these theories, and the discussion of findings in relation to them. The technique of estimation has not been mentioned. The Author (s) have no policy implications drawn from the study. The Author (s) should be consistent in the citing and referencing style.</p>	
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		

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PART 2:

	Reviewer's comment	Author's comment (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)
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	

Reviewer Details:

Name:	Vukenkeng Andrew Wujung
Department, University & Country	The University of Bamenda, Cameroon