

GUIDELINES FOR AUTHORS

The Journal of Financial Counseling and Planning

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GENERAL GUIDELINES

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MANUSCRIPT PREPARATION

Prepare the entire manuscript, including the text headings, references, tables, figures, and appendixes according to the 7th edition of the [Publication Manual of the American Psychological Association](#) (APA).

Order

- Title page with author information and acknowledgments (if any)
- Abstract (place at beginning of manuscript, 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)
- Tables (start each on a separate page)
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Format and layout

- Font: 12-pt Times New Roman
- Spacing: Double-spacing
- Margins: 1 inch on all sides
- Justification: Align text left
- Page numbers: Centered at the bottom of each page

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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