

- The manuscript sent to JWMFP must be original work. It must **not** have been published or accepted for publication in any other journals. The paper should be written in English.

## **STYLE AND FORMAT OF MANUSCRIPTS**

- The Journal of Financial Planning follows The Publication Manual of the American Psychology Association (APA) (7th Ed.) for style and format reference. Please prepare the entire manuscript, including the text headings, references, tables, figures, and appendixes following the latest edition (7<sup>th</sup> edition) of the APA Publication Manual. Please note some changes have been made in the 7<sup>th</sup> edition as compared to the 6<sup>th</sup> edition.
- The APA Manual is available in bookstores or from the APA on-line at [www.apa.org/books](http://www.apa.org/books). Summaries of the APA style and format guidelines also are available from the APA website <https://apastyle.apa.org/instructional-aids/reference-guide.pdf> and other sources.
- The manuscript should be 3000 to 8000 words or between 5 to 15 pages, including an abstract, text, tables, footnotes, and references.
- The manuscript should comprise:
  - A title page
  - An abstract (start on a separate page, numbered page 2)
  - Text (start on a separate page, numbered page 3)
  - References (start on separate page)
  - Appendixes, if any (start each on separate page)
  - Endnotes, if any (list together starting on a separate page)
  - Acknowledgements, if any (start on a separate page)
  - Tables, figures and other illustrative material

## **Tables, Figures and Other Supportive Illustrative Material**

- You are encouraged to provide supportive illustrative material with the manuscript.
- Tables, graphs, maps and drawings should not be separate from the body of the text. Place tables and figures throughout your text.
  - Note that each table or figure should only appear once. If you refer to the same table or figure more than once, don't reproduce it each time—just place it after the paragraph in which it is first discussed.

## **PAPER SUBMISSION** **GUIDELINES FOR AUTHORS**

- Align the table or figure with the text along the left margin. Leave a line break before and after the table or figure to clearly distinguish it from the main text, and place it on a new page if necessary to avoid splitting it across multiple pages.
- For the presentation of quantitative data, graphs are preferred to tables as they contain more information and are easier to edit and reproduce.
- Diagrams and illustrations should preferably be prepared in black and white only. If the diagram should be reduced in size for publication purpose, it has to be clear and sharp so that it can be easily noticed.

**Please refer to the appendix (sample paper) for ease of understanding of the required APA style and format.**

### **References**

**Please refer to the appendix (References) for ease of reference.**

### **PROOF READING**

The JWMFP editorial board will edit all manuscripts accepted for publication. Authors will only be required to ascertain the validity of facts in the proof. Two copies of the final proof will be sent to the author. The author is required to sign his / her name on one of the proofs and return it to the editor after making sure that there are no factual errors.

JWMFP is the rightful owner of all articles published.

### **MANUSCRIPT SUBMISSION**

- Registration and submission must be done electronically through the online submission system.
- For first time users, click on the "Registration" menu to create ConfBay Account, and proceed for registration by logging in the system. For existing ConfBay Account user, please proceed Login.
- Enter a valid email address. All notifications will be sent by email.

## **PAPER SUBMISSION** **GUIDELINES FOR AUTHORS**

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- Click on "Online Submission" menu to submit manuscript and follow the procedure.

Change from APA 6: No Running head

Every page has a page number in the header

**Paper Example**

Based on the Seventh Ed. of the *Publication Manual of the American Psychological Association*



**Writing in APA Style 7th Edition Example Paper**

Title in bold, Capitalize All of the Major Words; no word limit.

Use same font size for everything in the entire document

One blank double-spaced line under title.

**First name Last name1,  
First name Last name2 and First name Last name3  
1Department name, Institution name  
2Department name, Institution name  
3Department name, Institution name**

Writer(s) name (s),  
Department name(s) and  
Institution name(s)

Entire document should be double-spaced.

APA 7 no longer requires 12-pt. Times New Roman.

Permitted fonts:

- 12-pt. Times New Roman
- 11-pt. Georgia
- 11-pt. Calibri
- 11-pt. Arial
- 10-pt. Lucida Sans

**Abstract**Level 1 heading  
(see box below)

This paper describes some basic parts of writing in APA style 7th Edition. These components include seven major areas: the title page, abstract, formatting concerns for student writing, use of language, in-text citations, the references page, and titles and figures. This paper also provides examples of specific changes that are required by APA style 7th Edition.

**Keywords:** APA style, citations, frustration

No period

Indent ½ inch.

An abstract is a brief comprehensive summary of the contents of the paper, typically no more than 250 words.

Keywords are words, phrases, or acronyms that describe the most important aspects of your paper. They are used for indexing in databases and help readers find your work during a search.

Provide 3-5 keywords  
Keywords can be listed in any order.

**Headings:** Use headings in your paper to distinguish between main sections and sub-sections.

*Format for the Five Levels of Headings in APA Style*

Level	Format
1	<b>Centered, Bold, Capitalize Major Words</b> Text begins as a new indented paragraph.
2	<b>Left Align, Bold, Capitalize Major Words</b> Text begins as a new indented paragraph.
3	<b>Left Align, Bold Italic, Capitalize Major Words</b> Text begins as a new indented paragraph.
4	<b>Indented, Bold, Capitalize Major Words.</b> After a period, text begins on the same line and continues.
5	<b>Indented, Bold Italic, Capitalize Major Words.</b> After a period, text begins on the same line and continues.

Main sections (divisions)  
of the body of your  
paper

Sub-sections

Title is bolded and centered, Capitalize All of the Major Words

Repeat title from Title page

Level 1 heading (see p. 2)

## Writing in APA Style 7th Edition Example Paper

Writing in the style of the American Psychological Association (APA) is a regular practice for students of higher degree programs in psychology and many programs in science. The new edition of the manual has made several changes, such as endorsing the use of the singular *they*, as exemplified in the next sentence. Each student writer who applies the new APA student writing standards may encounter different challenges, however, they may use the resources provided by the AUSB Writing Center for support in learning the relevant new rules.

Use singular "they"

According to the seventh edition of the *Publication Manual of the American Psychological Association* (2019), the style's broad applicability "helps authors present their ideas in a clear, concise, and organized manner" that "uniformity and consistency enables readers to (a) focus on the ideas being presented rather than formatting and (b) scan works quickly for key points" (p. xvii). Since this paper is mostly written in the seventh edition of APA style, attentive readers will note that it has many examples of changes from the sixth edition. Most of the rules demonstrated here are those a student will need to have some acquaintance with in order to write easily according to the student writing guidelines, which are distinct from APA's new journal article reporting standards (Paiz et al., 2013).

1 inch margins on all sides

One space after a period

New in APA 7: Use "et al." for three or more authors

Level 1 heading (a main section)

## The Structure of a Paper in APA Style

The APA style guidelines are designed for primary research papers that usually contain the following sections: (a) introduction, (b) method, (c) results, (d) discussion, and (e) references. However, the actual headings may vary depending on the type of paper one is writing (American Psychological Association, 2019). For example, papers that do not describe primary research or original experimental data may omit the method, results, and discussion

sections (Xyers, Young, Zucherman, & Anne, 2019, p. 291). Some sections may be broken into subsections, in which case the authors must use the appropriate headings and subheadings (Xyers, Young, Zucherman, & Roberts, 2019, para. 4).

Exception to “et al.” rule for 3 or more authors: Include as many authors as needed to distinguish between sources with the same first author(s).

### Organizing the Main Body

Level 2 heading (a sub-section)

Most APA style papers written by students are not experimental; the organization of headings and subheadings within the main body of the paper is therefore particularly important. In certain cases, the author might use additional major sections, such as a literature review, to introduce their own material.

Level 3 heading (a sub-section of the Level 2 sub-section)

### *Organizing the Main Body When There are Additional Content Concerns*

Short papers usually only need Level 1 and 2 headings

In some common graduate assignments, students are instructed to compare therapeutic models, provide possible interventions given specific presenting problems, or engage in case study analyses. These papers may have particular sections (such as presenting problem, or socio-cultural considerations of a given model).

Level 4 heading (see p. 2)

**Language Concerns in the Body of the Paper.** Sometimes, writers who are just becoming comfortable with APA style, or with academic writing in general, will mimic academic language in ways subtly less clear than writers who use academic register fluently. For example, one might write the following sentence, which sounds academic to the mental ear, but in which almost everything is done poorly:

during the preparatory process of elucidating the critical and fundamental elements of this theory for analysis, it would be observed that certain subjective elements of the theory would be excessively situational to the point of being non-applicable outside the theorists’ particular circumstances. (Goodwin, 2012a)

For block quotes, period comes before citation.

If a quotation is 40 words or more, use a block quote format: new line, indent ½ inch, double space, no quotation marks.

We observe that such a sentence serves little use beyond parody. The same sentiment can be expressed in appropriate academic register in the following fashion: this theory is based on subjective components and thus is not widely applicable (Goodwin, 2012b).

2 Styles of In-text Citations: Narrative & Parenthetical:

Level 4 heading

**Language Concerns as Issues of Unstated Academic Expectation.** Writers for whom the

distinction between the two earlier examples is unintuitive should not be dismayed. **Graham**

**and Harris (1997) have shown** that an academic style of writing is slowly learned, and is not

Narrative citation style

often intuitive. Often, the rules of academic English, and American academic English in

Parenthetical citation style

particular, are presented as assumptions rather than with explicit guidance **(Graham & Harris,**

**1997)**. A student may look at their peers and see no one else asking questions about unclear

elements of an assignment, or unclear expectations, and try to muddle through on their own

rather than raising the issue. However, most academic expectations need to be explicitly taught

at some point, so students should not feel bad asking for clarification. Often, if one writer has a

question about the expectations, many others do also (S. Harter, personal communication,

September 30, 2018).

Personal communication formatting example. Cite in text but not on References page. (see p. 7)

No page # (see box below)

Level 1 heading

**In-Text Citations and References**

The American Psychological Association (APA) encourages authors to cite any works

that have impacted their own (APA, 2019). In general, the style guide recommends

paraphrasing sources rather than using too many direct quotes, “because paraphrasing

allows you to fit material to the context of your paper and writing style” (APA, 2019, p. 270).

Cite the specific page number of direct quotes.

A direct quote is best employed when the original author has stated a point particular

memorably, concisely, or effectively, or when the original author is providing a technical

About page numbers:

- Use for direct quotes
- Use for paraphrases of *information on a specific page*
  - Otherwise, optional for paraphrases

definition or explanation of a term. Under other circumstances, a paraphrase is usually more efficient than a direct quotation. Both paraphrased ideas as well as quotations need to be cited, though; only common knowledge does not require a citation. A good general rule of thumb might be: “when in doubt, cite it, and if you don’t have a citation, double-check” (S. Chase, personal communication, August 12, 2017).

Personal communication formatting example. Cite in text but not on References page. (see p. 7)

Writers using APA style should be careful to format their citations appropriately. Most in-text citations follow the format of author and year in parentheses, providing page numbers (or paragraph numbers) for every direct quotation. For paraphrases/summaries in your own words, include a page number when information is from a specific page of a source; otherwise a page number is optional, but may be helpful. The formatting of references in the references list, however, is more complicated, and writers should check their work to ensure that they have used the appropriate format for each citation, depending on the type of source.

### Figures and Tables

As shown in Table 1, the seventh edition of APA has made some changes to the formatting of figures and tables. For example, figures now use the same title format as tables (see Figure 1).

Use table and figure numbers to refer the reader to tables and figures. Do not write “see the table above/below”.

### Final Recommendations

APA style is an effective way of formatting and presenting complex material. APA can be time-consuming to learn; visit us in the AUSB Writing Center for help with any of your APA questions.

References should be in alphabetical order and double spaced.

Level 1 heading

## References

American Psychological Association. (2019). *Publication manual of the American Psychological Association* (7th ed.).

When publisher & author are the same, omit that info.

Goodwin, J. (2012a). Made up examples of bad academic writing. *Academic Writing*, 343(1), 1006–1010. <http://doi.org/11.1136/acadbad.12345>

Same author, same year: use a & b

Include DOI as hyperlinked URL

Goodwin, J. (2012b). Good reading is hard writing: Another made-up journal article about academic writing. *Reading & Writing*, 25(3), 143–152. <http://doi.org/10.1234/readwrite.123456789>

Capitalize only the first word of a journal article and subtitle.

Graham, S., & Harris, K. R. (1997). It can be taught, but it does not develop naturally: Myths and realities in writing instruction. *School Psychology Review*, 26(6), 414–424.

Paiz, J. M., Angeli, E., Wagner, J., Lawrick, E., Moore, K., Anderson, G., Franks, M., Paul, R., Keech, E., Ruiz, G., Allison, A., Caterelli, B., Zhou, M., Soong, R., Nguyen, Y., Bedo, O.,

Include up to 20 authors

Use a hanging indent

Sanders, B., Howard, C., Denny, H., ... Keck, R. (2013). Online writing: The challenges of learning APA. *Journal of Psychotherapy*. <http://doi.org/10.4567/apa-style.67810>

Xyers, K., Young, G., Zucherman, F., and Anne, A. (2019). Example with multiple authors. In G. Y. Iwamasa & P. A. Hays (Eds.), *Big Book of Examples* (2nd ed., pp. 287–314). CRC Press.

Xyers, K., Young, G., Zucherman, F., and Roberts, B. (2019, June 1). *Example citation for multiple authors*. BBC News. <http://www.bbcnews.com/example-for-multiple-authors.html>

The References provides the information necessary for a reader to locate and retrieve any source you cite.

- Every source you cite must appear on your References page.
- References page *only* includes sources cited in the body of your paper.

**Exception:** Do not include personal communication on your References page, e.g., emails or interviews, since they are not recoverable. Instead, cite them in-text. (See p. 6.)

### New in APA 7:

- No place of publication for books
- Leave hyperlinks
- Do not use “retrieved from” or a retrieval date unless the website content updates often by design (e.g., social media)

**Table 1***An Example of an APA Style Table*

Limited shading and borders now preferred. (Do not use vertical borders to separate data.)

Table or Figure	Change from 6th Edition
Table	Mostly the same for simple tables, but avoid unnecessary borders or shading in a table
Figure	Now uses same title format as tables

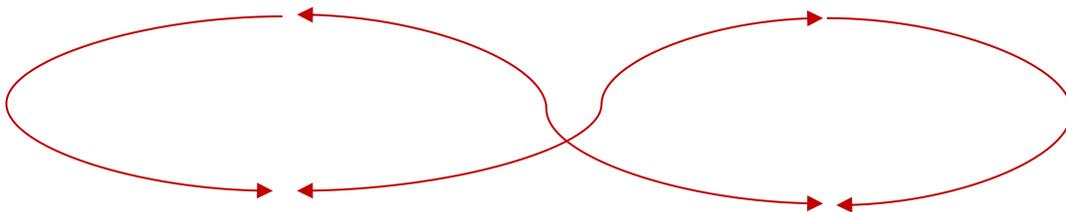
*Note.* A table note may optionally be included under the table to clarify the contents of the table for the readers of the manuscript.

Figures and tables are left-aligned

Place each table on a separate page, followed by each figure on a separate page

**Figure 1***Writing in APA Style*

Figure titles now parallel to table titles (above the figure)



*Note.* A figure note may optionally be included under the figure to clarify the contents of the figure for the readers of the manuscript.

## APA Style 7<sup>th</sup> edition

**IMPORTANT NOTE:** This Library Guide has been produced in single space in order to minimize paper use. **Please remember that when you produce your own APA documents, all text and references must be double-spaced.**

- The American Psychological Association (APA) style, as presented in this handout, is widely accepted in the Social Sciences.
- The APA citation format requires citation within the text rather than endnotes or footnotes.
- In-text citations usually include the name of the author and the date of publication, to lead the reader to the listing found in the “References” section, which is placed at the end of the research paper.
- Complete information about each source cited in the text is supplied in the “References” list.

Based on the *Publication manual of the American Psychological Association* (7<sup>th</sup> ed.). Washington, DC: American Psychological Association. For more information also go to <https://apastyle.apa.org/>

### Citing in Your Paper (In-Text Citation)

In the text of a research paper, if the author’s name is part of the narrative, include only the year of publication in the parentheses.

According to Smith (1998), APA style is an easy citation format for first-time learners.

APA style is an easy citation format for first-time learners (Smith, 1998).

If citing a particular page or chapter of a document, include that information in the parentheses.

APA style is an easy citation format for first-time learners (Smith, 1998, p. 203)

**At the end of the paper, in a section called “References,” full citations are listed in alphabetical order.**

Smith, P. (1998). Learning to cite using APA Style. *Journal of College Writing*, 6, 60513.

Author Type	Parenthetical citation	Narrative citation
One author	(Gonzalez, 2019)	Gonzalez (2019)
Two authors	(Gonzalez & Jones, 2019)	Gonzalez and Jones (2019)
Three or more authors	(Gonzalez et al., 2019)	Gonzalez et. al. (2019)
Group author with abbreviation:		
First citation	(American Psychological Association [APA], 2020)	American Psychological Association (APA, 2020)
Subsequent citations	(APA, 2020)	APA (2020)
Group author without abbreviation	(University of California, 2020)	University of California (2020)
No author	(“New drug,” 1993) <i>Use an abbreviated version of the title.</i>	

### Citations in Text with no page numbers:

If citing a particular part of a document which has no page numbers, include the paragraph (para.) or section heading with the number of the paragraph.

Use paragraph number or section heading with the number of the paragraph.

(Myers, 2000, para. 5)  
(Beutler, 2000, Conclusion section, para.1)

### Citation of a work discussed in another (secondary) source:

In general it is expected that you seek out and use the *original* source of the information. However, this is not always practical. To cite a secondary source, do the following.

In the Text:

Seidenberg and McClelland's study (as cited in Coltheart, Curtis, Atkins, & Haller, 1993)

**Note:** You will list the Coltheart reference in the reference list.

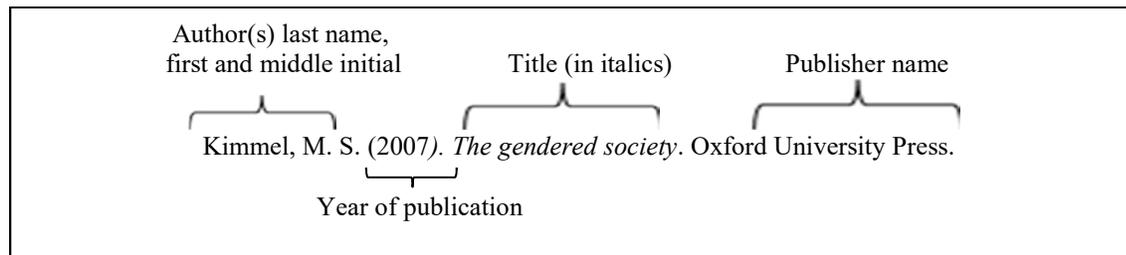
## Creating a Reference List at the End of Your Paper

**Remember:** All references in your list must be double-spaced, both between references and within references, with a hanging indent of ½ inch for references with more than one line.

### Books and eBooks

#### Books:

##### By a Single Author



##### By Two or More Authors

DiFonzo, N., & Bordia, P. (2007). *Rumor psychology: Social and organizational approaches*. American Psychological Association.

##### By a Corporate (Group) Author

American Sociological Association. (1975). *Approaches to the study of social structure*. Free Press.

##### Edited Book

Rhodewalt, F. (Ed.). (2008). *Personality and social behavior*. Psychology Press.

##### No Author

*The universal declaration of human rights*. (1974). U.S. Catholic Conference, Division of Latin America.

**Ebooks:**

With a doi

Gillam, T. (2018). *Creativity, wellbeing and mental health practice*. Wiley Blackwell.  
<https://doi.org/10.1007/978-3-319-74884-9>

Without a doi (Cite the same as a print book)

Lauwers, J., Opsomer, J. & Schwall, H. (Eds.). (2018). *Psychology and the classics: a dialogue of disciplines*. De Gruyter.

From a website:

Sanger, M. (2000). *Woman and the new race*. Bartleby.com. <http://www.bartleby.com/1013/> (Original work published 1920).

**Chapters in Books**

Levi-Strauss, C. (1971). Totem and caste. In F. E. Katz (Ed.), *Contemporary sociological theory* (pp. 82-89). Random House.

**Article, entry, or chapter from an online reference book (encyclopedia, dictionary, handbook):**

Online with a doi:

Watkins, M. (2013). Mind-body problem. In H. Pashler (Ed.), *Encyclopedia of the mind*. SAGE.  
<http://dx.doi.org/10.4135/9781452257044.n191>

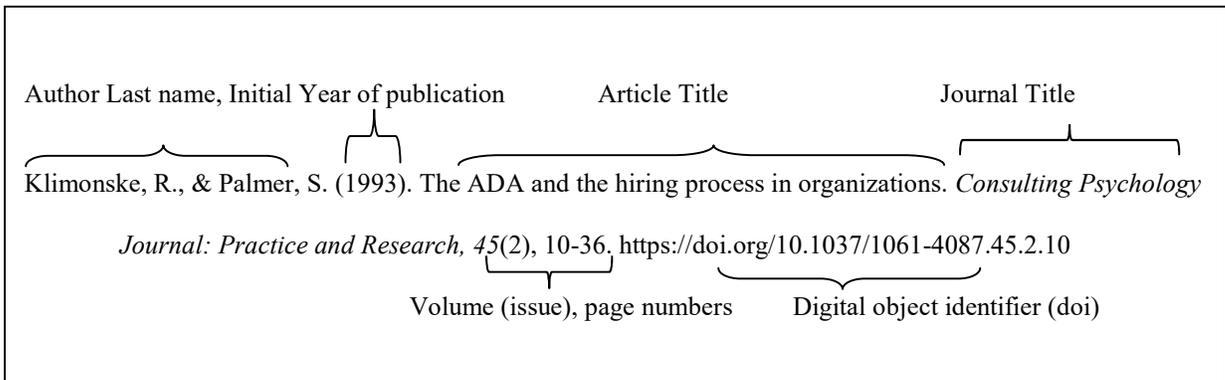
Online with no doi:

Shevell, S. K. (2000). Color vision. In A. E. Kasdin (Ed.), *Encyclopedia of psychology* (Vol.2, pp.182-186). Oxford University Press.

**ERIC Documents**

Evans, V. (2016). *An Evaluation of CHAMPS for classroom management* (ED581571). ERIC.  
<https://eric.ed.gov/contentdelivery/servlet/ERICServlet?accno=ED581571>

**Journal Articles**



Article without DOI or in print:

Scroggins, W. A., Thomas, S. L., & Morris, J. A. (2008). Psychological testing in personnel selection, Part II: The refinement of methods and standards in employee selection. *Public Personnel Management, 37*(2), 185-199.

Two or more authors (up to 20 authors)

Klimonske, R., & Palmer, S. (1993). The ADA and the hiring process in organizations. *Consulting Psychology Journal: Practice and Research, 45*(2), 10-36. doi:10.1037/1061-4087.45.2.10

**Note:** If an article has 21 authors or more, list the first 19 authors, then insert an ellipsis (...) and then the last name and first initials of the last author.

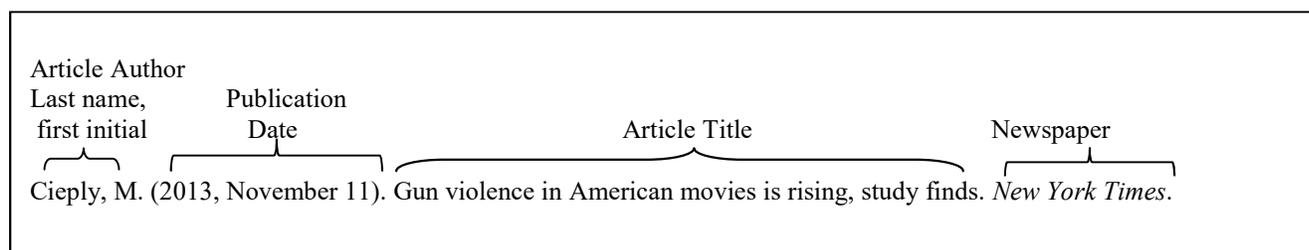
Wolchik, S. A., West, S. G., Sandler, I. N., Tein, J., Coatsworth, D., Lengua, L., Johnson, A., Ito, H., Ramirez, J., Jones, H., Anderson, P., Winkle, S., Short, A., Bergen, W., Wentworth, J., Ramos, P., Woo, L., Martin, B., Josephs, M., ... Brown, Z. (2005). Study of the brain. *Psychology Journal 32*(1), 1-15. doi:10.1037/1061-4087.45.1.11

## Newspaper and Magazine Articles

### Newspaper Article

Online:

From a database (note: do not include database URL or name)



From a website, with no author:

It's subpoena time. (2007, June 8). *New York Times*. <https://www.nytimes.com/2007/06/08/opinion/08fri1.html>

Print:

Jones, S. (1997, October 19). Hit-and-run suspect commits suicide. *New York Times*, p. 17.

### Magazine Article:

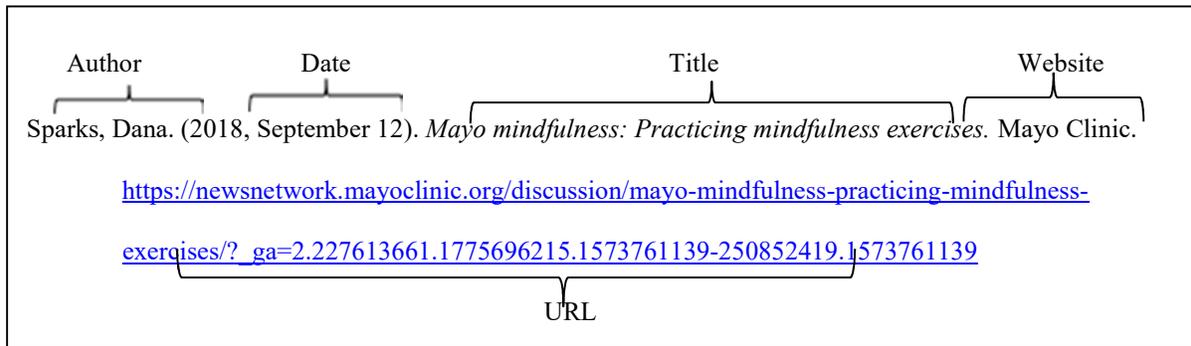
From a database or print:

Kluger, J. (2010, November 1). Keeping young minds healthy. *Time, 176*(18), 40-50.

From a website:

Heid, M. (2015, August 12). You asked: Why do I blush so much? *Time*. <http://time.com/3992760/blush-blushing/>

## Web sites



### Organization name as author (Group author):

National Institutes of Mental Health. (2015, May). *Anxiety disorders*.  
<http://www.nimh.nih.gov/health/topics/anxiety-disorders/index.s>

Note: when the author and the name of the website are the same, you don't need to list it as the name of the website.

### No author, no date:

*What is psychology?* (n.d). BestPsychologyDegrees.com. <https://www.bestpsychologydegrees.com/what-is-psychology/>

### **Notes:**

- Only include a retrieval date if the information on the page is designed to change over time.
- If you cite multiple webpages from a single website, you should create a separate reference for each webpage. If you want to mention a website in its entirety, just mention it in your text with the URL in parentheses; don't include it in your references.

### **Blog posts:**

Selingo, J. (2014, June 22). Reimagining the undergraduate experience: 4 provocative ideas. *Next*.  
<http://chronicle.com/blogs/next/2014/06/22/reimagining-the-undergraduate-experience-4-provocative-ideas/>

## Other Sources

### **Test Reviews**

#### Online

Newmann, D. L., & Rust, J. O. (1989). [Review of the test *A.S.S.E.T.S—A survey of students educational talents and skills*]. In J. C. Conoley & J. J. Kramer (Eds.), *The tenth mental measurements yearbook*. Mental Measurements Yearbook with Tests in Print,.

### **Charts, Tables and Graphs**

If you are reproducing a graphic, chart, or table, from some other source, you must provide a special note at the bottom of the item that includes copyright information. If you are submitting your work for publication or if your work is a dissertation or master's thesis you should also submit written permission along with your work. If your work is a paper submitted for course work, permission is not necessary. In either case, begin the citation with "Note."

*Note.* From “Experiences of peer aggression and parental attachment are correlated in adolescence,” by R.M. Earl and N.R. Burns, 2009, *Personality and Individual Differences*, 47, p. 751. Copyright 2009 by the authors. Reprinted with permission.

If permission is not sought, substitute “Permission not sought” in place of “Reprinted with permission.”

## **Video**

### DVD or VHS:

Staveley-Taylor, H. (Director). (2006). *Introduction to designing experiments* [Film; DVD]. Uniview Worldwide; Cambridge Educational.

### Streaming Online:

From a database:

BBC (Producer). (2014). *Living with autism*. [Film; Streaming Video]. Films on Demand.

From a website:

Lancaster, B. (Presenter). (2018, Jun 22). *Behavioral treatments for ADHD* [Video]. Michigan Medicine. YouTube. [https://www.youtube.com/watch?v=iUgs8N\\_-nlo](https://www.youtube.com/watch?v=iUgs8N_-nlo)

## **Dissertations or Theses**

### Electronic copy of a thesis or dissertation from a database:

Rockey, R. (2008). *An observational study of pre-service teachers' classroom management strategies* (Publication No. 3303545) [Doctoral dissertation, Indiana University of Pennsylvania]. ProQuest Dissertations and Theses Global.

### Electronic copy of a thesis or dissertation from an online archive or repository:

Gerena, C. (2015). *Positive Thinking in Dance: The Benefits of Positive Self-Talk Practice in Conjunction with Somatic Exercises for Collegiate Dancers* [Master's thesis, University of California Irvine]. University of California, eScholarship. <https://escholarship.org/uc/item/1t39b6g3>

## **Personal Communications:**

Personal communications such as Emails, lectures, or conversations should be cited as personal communications in the text only (not in the reference list) in the following format:

R. J. Smith (personal communication, August 15, 2015)