PAPER SUBMISSION
GUIDELINES FOR AUTHORS:

General
The manuscript sent to this journal must be original work that has not been published or accepted for publication in other journals. The paper should be written in English. However, local writers are encouraged to write the abstract in both English and Malay language.

Manuscripts
Prepare the entire manuscript, including the text headings, references, tables, figures, and appendixes according to the most recent edition of the Publication Manual of the American Psychological Association (APA Style).

Order
- The order of the manuscript should be similar to:
  - Title page with title and three to five key words
  - Abstract (start on a separate page, numbered page 2)
  - Text (start on a separate page, numbered page 3)
  - References (start on separate page)
  - Appendixes (start each on separate page)
  - Endnotes (list together starting on a separate page)
  - Acknowledgements (start on a separate page)
  - Tables (start each on a separate page)
  - Figures (start each on a separate page)

Manuscript
- 3000 to 8000 words or between 5 to 15 pages including an abstract, texts, tables, footnotes, and references.
- Title should not exceed 20 words, and abstracts should not exceed 250 words

Font
- The manuscript should be in MS Word format,
- Times New Roman
- 12 point font, and
- One and a half spacing.

Supportive Illustrative
- Authors are encouraged to provide supportive illustrative material with manuscript.
- Tables, graphs, maps and drawings should not separate from the body of the text.
- For the presentation of quantitative data, graphs are preferred to tables because they contain more information and are easier to edit and reproduce.
References
The Journal of Financial Planning follows The Publication Manual of the American Psychology Association (APA) (6th Ed.) for style and format. The APA Manual is available in bookstores or from the APA on-line at www.apa.org/books. Summaries of the APA style and format guidelines also are available from a variety of Internet sources. The following guidelines may be helpful for those who have used this formatting style.

Reference citations within the manuscript should read as:
“Smith (1999) reported that ....and Blarney and Jones (2001) concluded that ...”

Should Smith be cited again in this same paragraph, it would not be necessary to again site the 1999 date.

“This problem has been studies previously (e.g., Black et al., 1998; Smith & James, 1999; Jones, Smith, & White, 2001).”

The use the Black et al. reference would indicate that the complete list of authors has appeared previously in the manuscript.

References should appear at the end of the article as follows:
The list of references should appear at the end of the main text (after any appendices, but before tables and legends for figures). References should be one and a single space and listed in alphabetical order by author's name. Articles by the same author should be listed in descending order ranked by least current date and where applicable, alphabetized by the second author. Hanging indents should be used in the reference list. Selected examples follow, although the manual offers many examples of difference print and media publications.

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Equation / Mathematical Sentences
All symbols or mathematical should follow the correct format. Mathematical equations have to be prepared using MathType. A single mathematical symbol can be done by inserting symbol in Ms-Word. Each mathematical sentence should begin at the first tab after skipping one line. If it is referred in the texts, the equation should be numbered in the bracket and right aligned.

Use of (...) Symbol
For indication "and so forth", particularly in mathematical sentences, use the conventional standard three dots (...) only. For example: The equation is true for x = 1, 2, 3,... The fourth dot in this example which is of one space distance from the other three dots is the full stop.

Diagram / Illustration
The diagram or illustration is preferably being 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.

Proof Reading
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Submission of Manuscript
Three copies of the complete manuscript (one original and two copies) should be sent to

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