

Evaluation and review are based on the following:

The article should be adjusted to the following:

1. Title: Personal Financial Management of Tertiary Students at Selected Higher Education Institutions in Mindanao, Philippines: Opportunities and Practices
2. The general objectives are clear, but the specific objectives must be defined through the introduction, because it is not yet clear what the specific objectives of the paper are!
3. The framework with reference to relevant works in the region is not clear! Too many references without referring to the researcher's own expressions makes the work unrewarding. In other words: The researcher/researchers should add their own personal expressions to the quoted or paraphrased texts to make the research similar to his/her new image and not just a narration of the research of others.

#### 4. Methodology

Data collection samples should be divided into:

Collect primary data from interviews

Collect secondary data from reviewing literature such as journals and books

5. With regard to the results, their interpretations, the researcher had to explain under each table the interpretations of the results of that group. The one with all the explanations related to it
6. Accurate discussions of the results

Regarding this point, I have already explained that the research lacks the personal additions of the researcher, so that the research work seems to be his own work and not the work of other researchers. Excessive use of sources and failure to refer to the additions of the real researcher makes the research a mere repetition of what has been said and said.

7. Conclusions should be revised and written again without citing sources again. Because it is finally the result of this research, and the researcher is responsible for writing it, and it is represented by a summary of the most important research results with reference to some recommendations.
  
8. The results are as transparent as possible, and there is a measure of reliability and objectivity