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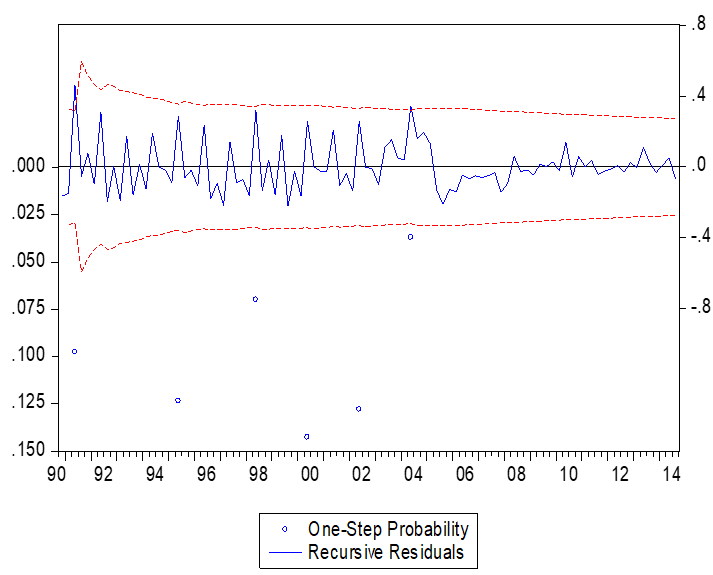
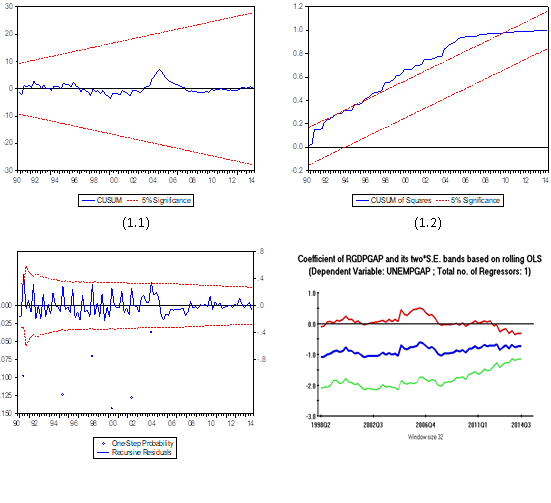
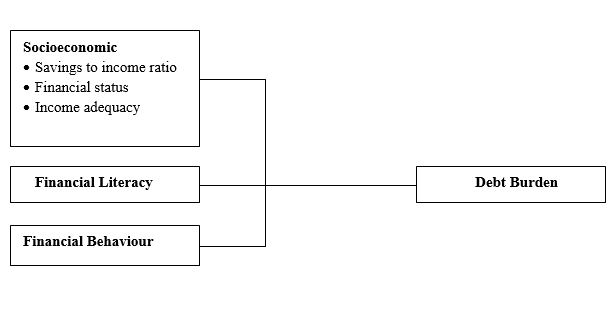


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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

Figure 2. (left) this framework is a non-editable diagram, appears blurry and hence, is unacceptable;   
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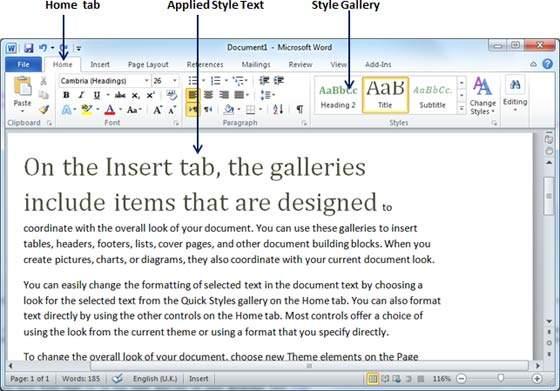
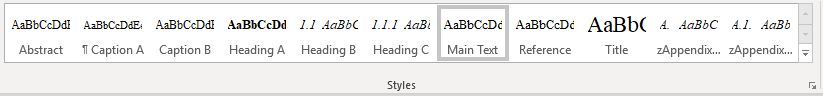
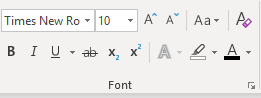
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