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Table 1. An example of a table (Font = 8; Click ‘Caption A’ on the Styles Gallery)

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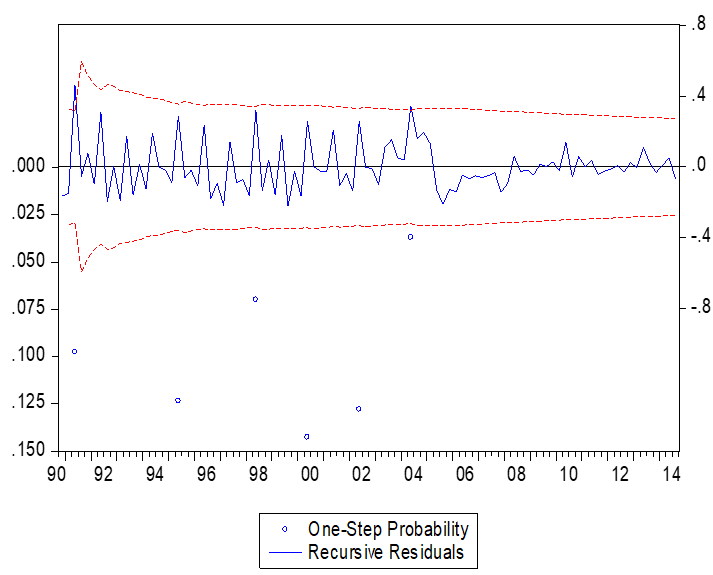
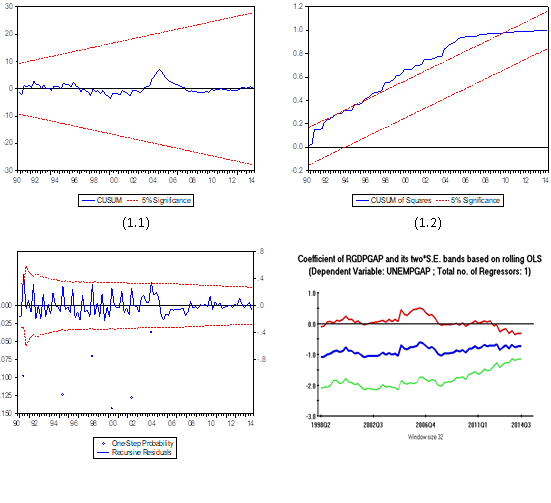
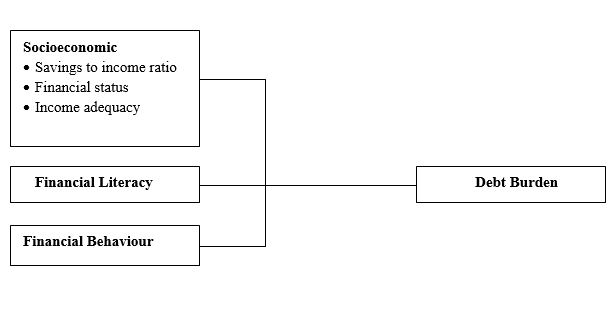


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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

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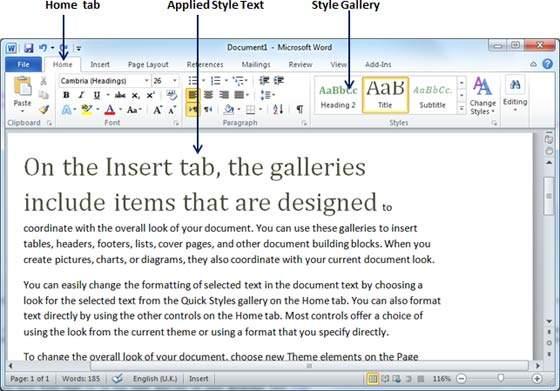
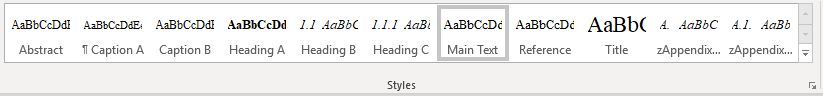
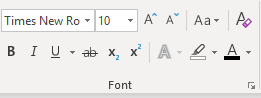
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