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| Journal Name: | [**Asian Journal of Education and Social Studies**](https://journalajess.com/index.php/AJESS) |
| Manuscript Number: | **Ms\_AJESS\_138996** |
| Title of the Manuscript: | **A Comparative Analysis of the Spending Patterns of Undergraduates Based on their Demographic Characteristics at Yezin Agricultural University, Myanmar** |
| Type of the Article | **Original Research Article** |

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| **PART 1: Comments** | | |
|  | **Reviewer’s comment**  **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | **Author’s Feedback** (It is mandatory that authors should write his/her feedback here) |
| **Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.** | This manuscript offers meaningful insights into the financial habits and spending behavior of undergraduate students. It is an increasingly important topic in both educational and socioeconomic studies. By analyzing how demographic factors influence student expenses, the study enhances understanding of the financial pressures that can affect academic outcomes and overall well-being. The results hold practical value for universities and policymakers in developing effective financial literacy initiatives and student support programs. Moreover, the study fills a research gap by contributing context-specific data from Myanmar, thereby enriching both regional  and international academic discourse on student financial management. |  |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Yes, the title is clear and well-suited to the content of the article. |  |
| **Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.** | The abstract gives a clear summary of the study’s purpose, methods, and main results. It explains well why studying students’ spending habits and their background is important. The use of statistics, details about the students, and useful suggestions add value to the research. To make it even better, the language could be made clearer and the tense more consistent. Overall, it clearly explains what the study is about and why it matters.  The chosen keywords effectively capture the main focus of the study, such as university students' financial behavior, demographic factors, and the regional context. Keywords like “student expenses”, “financial literacy”,  and “demographic analysis” support broader visibility in educational and socioeconomic research domains. |  |
| **Is the manuscript scientifically, correct? Please write here.** | Yes, the manuscript is scientifically valid. The research is guided by a clearly stated objective, employs suitable sampling methods, and utilizes appropriate statistical tools, including descriptive statistics, One-Way ANOVA, and Pearson’s Chi-square, for data analysis. The overall study design, data collection methods, and analytical  approach are well-aligned with the research objectives and are appropriate for drawing meaningful conclusions. |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | **Yes, it is sufficient.**   1. Bona (2018) examined was highlighted in the introduction section. However, the full reference should be provided in the bibliography to ensure proper citation. 2. In the introduction, one author's name is incorrectly cited as **(Aung & Ye, 2018)**. The correct citation should be **Awng & Ye (2018)**. 3. In Section 3.5, **Roksa and Kinsley (2022)** are cited; however, the reference list includes only **Roksa**   **and Kinsley (2019)**. The citation should be reviewed and corrected to ensure consistency between in- text references and the reference list. |  |
| **Is the language/English quality of the article suitable for scholarly communications?** | Minor improvements in sentence clarity and consistency could further enhance the academic quality of this article. |  |
| **Optional/General** comments | **Few comments:**   1. Although the sample size of 470 students is clearly mentioned, the manuscript does not specify the total population from which this sample was drawn. Providing the overall population size is essential to understand the sampling frame and to assess the representativeness and reliability of the study’s findings. 2. The language and sentence structure should be refined for better readability and flow. |  |

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| **PART 2:** | | |
|  | **Reviewer’s comment** | **Author’s comment** *(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Are there ethical issues in this manuscript?** | *(If yes, Kindly please write down the ethical issues here in details)* |  |

**Reviewer details:**

**Shailashree K, Mangalore University, India**