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# 1 – Main Heading

## 2 – Sub Heading

### 3 – Sub Heading

#### 4 – Sub Heading

**Font**: Calibri (Body)

**Font Size**: 12

**Theme**: Retrospect

**Page Borders**: Box (1/2 pt)

**Page Numbers**: Bottom (Bold Numbers 3)

* Bullet point

**Hyperlinks:**

<https://www.google.co.za/>

**Referencing example:**

Harvard Anglia Ruskin University

*In-text*: (McMullen and Ayoola, 2018)

*End-text*: McMullen, L. and Ayoola, E., 2018. *The Best Budget Apps for 2025*. [online] NerdWallet. Available at: <https://www.nerdwallet.com/article/finance/best-budget-apps> [Accessed 19 March 2025].

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