



Letter of Acceptance (LoA)

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Dear Author (s):

Ivy Claire R. Debalucos & Mark Anthony N. Polinar Thank you for sending your best article to be published on **JHSSB**

entitled:

" RETIREMENT READINESS UNVEILED: EXPLORING THE LIVED EXPERIENCES AND CHALLENGES OF FINANCIAL CONFIDENCE AMONG COLLEGE INSTRUCTORS IN CEBU'S STATE UNIVERSITY "

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** to be published on **JHSSB** on **Vol 3 Issue 4 - Agustus 2024**.

Please check your article after publication via our journal's official website: <https://ojs.transpublika.com/>
Thus, we convey this certificate to be used properly, we say Thank You.

No Reg : LOAKCH1KUPATNWVID

Editor In Chief

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