
This guide provides examples of the most commonly cited types of sources used by New England College of Business and Finance students. For additional examples and explanations (including sample APA formatted papers and reference lists), consult the Purdue OWL APA guide at: http://owl.english.purdue.edu/owl/resource/560/01/

In-Text Citations:

Citations in the text are an important part of every research paper. Any time that you use a direct quote, a specific idea or fact (e.g. a statistic) from a source, or paraphrase something you have read, you must cite the source. APA style uses in-text citations to refer the reader to the alphabetical list of sources that appear in the reference list at the end of your paper. Citations are placed in the body of your paper, following the part of the text to which they apply. Below are some basic rules and examples:

- If the in-text citation is at the end of a sentence, place it before the period.
- To cite an idea from a book or other source, use the author’s last name, followed by the year of publication, e.g. (Mitchell, 2009). This is called the “author-date” citation system.
- If there is no author listed, use the first few words of the title in quotes, e.g. (“Economic Reality,” 2006)
- To cite some specific information from a source such as a direct quote, statistics, a chart or graph include the author’s name and specific page number (p.) or numbers (pp.), e.g. (Donaldson, 1982, p. 163)
- All of the sources that are cited in the text must appear in the reference list with the exception of some sources, such as personal communications (e.g. e-mail, an interview that you conduct) or unpublished material (e.g. an internal document from your place of work).
- When incorporating a direct quotation into a sentence, you must cite the source with quotations marks, making sure the sentences are grammatically correct. Examples:
  - Mitchell (2007, p. 213) explained that, “Quotations are effective in research papers.”
  - Many believe that, “[q]uotations are effective in research papers” (Mitchell, 2007, p. 213).
  - In 2007, Mitchell wrote that, “Quotations are effective in research papers” (p. 213).
- If a quotation is 40 words or more, omit quotation marks and use a block format in which the quotation is indented and ½ inch (or 5 spaces) from the left margin, e.g.
Drucker (1985) defines innovation as:

the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service. Entrepreneurs need to search purposefully for the sources of innovation, the changes and their symptoms that indicate opportunities for successful innovation. (p. 20)

Throughout the text, you must always include a proper parenthetical reference (author and year) unless it is within the same paragraph. Within a paragraph, you do not need to include the year in subsequent references to a source unless it could be confused with another study in the same paragraph.

**To cite a specific part of source, indicate the page, chapter, figure, or table at the appropriate point in the text. Always give page numbers for quotations, e.g.**

- (Hendrikson & McCawley, 2007, p. 14)
- (Ivanu, 2001, chap. 6)
- If you are citing an electronic source without page numbers, you can use the paragraph number (Smith, 2007, para. 2).
- If the electronic source includes headings but neither page nor paragraph numbers, site the heading and the number of the paragraph following it. (Discussion section, para. 1)

**The names of the author and the date of publication are inserted, usually in parentheses, at appropriate points in the text, e.g.**

- Hobart (1997) determined that demand was an important function.
- A recent study of demand functions (Hobart, 1997) determined that this was true.
- In 1997, Hobart concluded that demand was a function.

**When a work has two authors, always provide both names, e.g.**

- In a recent on subwave particles (Clark & Browne, 2007) concluded this thesis….
- Clark and Browne (2007) recently published research on this topic.

**When a work has between three to five authors, all authors are cited the first time. In subsequent in-text citations, include only the last name of the first author followed by “et al.” and the year, e.g.**

- Jones, Burnett, Smith, and White (2011) found … [first time cited]
- Jones et al. (2011) also found…. [subsequent citations]
- Note: When included in the text of the sentence, separate surnames with commas and “and,” but when included in parentheses, separate surnames with commas and an ampersand, e.g. (Jones, Burnett, Smith, & White, 2011)

**When there are six or more authors, cite only the last name of the first author followed by “et al.” and the year for the first and subsequent citations, e.g.**

- A recent study of adolescent consumer behavior (Jones et al., 2011) concluded that….

**When a work has no author, cite the first two or three words in the title. Use double quotation marks around the title of an article or chapter and italicize the title of a book or periodical, e.g.**

- Organizations have seriously changed in recent years (“Banking and status,” 2011)
The book *Hoping for good career* (2007) described how college students…

A *Time* magazine article (“Saving Pennies,” 1989) said that…. 

If citing two works by authors with the same last name, include the author’s initials in all in-text citations to avoid confusion, e.g.


If citing two or more works by the same author, arrange in order by year of publication. Give only the author’s last name once and for each subsequent work give only the date, e.g.

- Prior research (Smith & Lincoln, 2001, 2005) reached the same conclusion.

If citing two or more works within the same parenthetical citation:

- Order citations of two or more works within the same parentheses alphabetically in the same order in which they appear in the reference list at the end of your paper. For two or more works by different authors, separate citations with a semicolon.

- Arrange two or more works by the same author(s) by year of publication. Give the authors’ surname once; for each subsequent work, give only the date separated by a comma.

- For two or more works by the same author(s) published in the same year add the suffixes, a, b, c, d…to the publication year in the same order in which they appear in the reference list. Include the suffixes in the reference list.

- **Different authors(s):** Evidence support this (Locke, 2001; Fruhan & Smith, 2000)

- **Same author(s), different years:** Evidence supports this (Department of Treasury, 2002, 2003, 2004).

- **Same author(s), same year:** Evidence supports this (Monroe, 1999a, 1999b, Jackson & Burns, 2002a, 2002b)

If citing two or more works by different authors cited within the same parentheses, list them in alphabetical order by their last names. Separate the citations by a semicolon, e.g.

- Several studies (Adamson, 2007; Hollis & McNeal, 2005; Jackson, 2009) reached the….

If there is no date for the source use the abbreviation “n.d.” for “no date,” e.g.

- Sullivan (n.d.) reported that…. 

The names of corporate authors (e.g. organizations, corporations, etc.) are usually spelled out each time that they appear in the paper. However, sometimes the names of corporate authors are spelled out in the first citation and abbreviated in later citations. When making this decision, the general rule is that you need to give the reader sufficient information so that they can locate the entry in the reference list without difficulty. If the name is short or if abbreviating it would cause confusion for the reader, spell it out each time it occurs, e.g.

- Recent research studies (New England College of Business and Finance [NECBF], 2010) [first citation] have concluded…

- (NECBF, 2010) [subsequent citations]
Personal communications may be e-mail, letters, memos, telephone conversations, or interviews. Since this not recoverable information, it is not included in the reference list, and only as an in-text citation. Give the initials, surname of the communicator, and provide as exact a date as possible of the interview or communication, e.g.

- M. L. Clarke (personal communication, August 15, 2010) explained, “The only way to resolve a complaint is to find a solution.”
- The pharmaceutical company continued to struggle with layoffs (R. C. Crowley, lecture notes, March, 2, 2010.)

Reference List

All sources used or cited are listed at the end of your paper on a separate numbered page after the last page of text called a “Reference List” with the heading, References, centered at the top. Each source should be listed alphabetically by the first author’s last name or the first significant word of the title (where there is no author or editor). Reference entries are double-spaced. The first line of each reference is not indented. Subsequent lines are indented using a hanging indent or a half-inch indentation. The following pages provide dozens of examples of different types of sources that you may use and the format to follow.

Important note: When formatting the title of a book, chapter, article, or a Web page, capitalize only the first letter of the first word of a title and subtitle, the first word after a colon or a dash in the title, and proper nouns. Do not capitalize the first letter of the second word in a hyphenated compound word.

BOOKS in PRINT

Basic formatting information regarding Books (see examples below for more specific information):

Author: If name(s) are the first part of the citation, they are capitalized and listed—last name, then initials. Separate names with a comma, and use an ampersand (&) before the last author. Use Ed. for one editor, Eds. for multiple editors.

Title: Capitalize the first word in titles and subtitles, and proper names.

Place of publication: Include the city name and two letter state abbreviation (or Canadian province).

Pages: If you are citing a book chapter or section you must indicate the pages. Use p. for a single page and pp. for multiple pages. Put a space after the p. and put a - (dash) between the numbers with no space before or after the hyphen.

Basic Format:

Author, A. A. (Year of publication). Title of work: Capital letter also for subtitle. Location: Publisher.
**Book: One author:**


**Book: Two to seven authors:**


**Book: More than seven authors:**


Note: When authors number eight or more, include the first six names, then three ellipses, and then the last author's name.

**Book: No author given:**


**Book: No publication date given:**


**Book: An organization or institution as “author”:**


**Book: An editor as “author”:**


Note: For multiple editors, use “(Eds.)”.

**Book: An edition of an author’s work:**

Press.

**Book: A translation:**


**Book, Section (i.e. Chapter, Essay, Story):**

**Format:**

Author, A. A., & Author, B. B. (year of publication). Title of chapter. In A. Editor, B. Editor, & C. Editor (Eds.), *Title of book* (pp. xxx-xxx). Place of publication: Publisher.

**Examples:**


**Encyclopedia Entries:**


**Encyclopedia Entries - No Author:**


**E-BOOKS:**

Note: Formatting a citation for an e-book is similar to a book in print, except for the addition of a doi or URL, as described below. For citing the various types of e-books, (e.g. multiple authors, etc.) use the Books in Print section of this guide. Use the following format if the e-book you used is only provided in electronic format or is difficult to find in print. If the work is not directly available online or must be purchased, use "Available from," rather than "Retrieved from," and, if possible, point readers to where they can find it.
**Basic Format:**

Author, A. A. (year). *Title of book*. Retrieved from URL (or doi number). Please see description on p. 6 in section on articles regarding “doi”

- **If located from a Library Database:**
  


- **If located freely available on the Internet:**
  

**E-Book Chapter from Library Database:**


**ARTICLES**

**Academic/Scholarly Journal Articles from Library Databases:**

Important: When citing an article obtained from a library database such as ProQuest, Business Source Premier, Academic OneFile, etc. include the Digital Object Identifier (DOI) if it is available for the article. A DOI number is like a social security number for a document – it is a unique, permanent identifier that is assigned to each article.

At the moment, not all publishers provide a DOI but if provided it will usually be at the top of the article in the database record for the article. If there is no DOI number for the article, end your citation with “Retrieved from” and the URL of the journal, newspaper, or magazine article’s home page. This can be accomplished by doing a Google search on the title journal. The website [http://www.crossref.org/guestquery/](http://www.crossref.org/guestquery/) is also helpful for finding DOI numbers.

The point of providing the DOI number or the URL of the journal publisher is to help the reader of your paper locate the article. If the article does not have a DOI number and you cannot locate the URL of the journal publisher, provide the URL of the database, e.g. [www.proquest.com](http://www.proquest.com). Do not include the date of retrieval.
Basic formatting information regarding Articles (see examples below for more specific information):

**Dates:** Daily newspapers & newsletters: Use (Year, Month Day). Monthly newspapers & magazines with no volume number: Use (Year, Month). Journals: Use (Year)

**Titles:** Article titles: capitalize the first letter of the first word in titles and subtitles, and any proper names.

**Journal titles:** Capitalize the first letter of all words except articles and prepositions. Also, the journal title should be in italics.

**Volume numbers and issue numbers:** Do not use vol. for volume or no. for issue number. The volume number is italicized while the issue number is not. The issue number is enclosed in parentheses and follows immediately after the volume number with no space. Follow the parentheses with a comma.

**Academic/Scholarly Journal Article from a Library database with a DOI:**

*Format:*


**Important note:** Only the first word and proper nouns in the article title are capitalized.

**Examples:**


Note: When authors number eight or more, include the first six names, then three ellipses, and then the last author's name.

**Academic/Scholarly Journal Article from a Library database without a DOI:**

**Format:**


**Examples:**


**Journal Article without doi (Journal is freely available on the Internet):**


**Academic/Scholarly Journal Article in Print:**


**Magazine Article:**

Note: When citing the date of the issue, provide as much information as available. If an issue covers several months, the name of the first and last month should be given, separated by a dash, e.g. (1995, May-June).

- **If located from a Library Database:**

Popular Mechanics, 41(5), 21-32. Retrieved from

http://www.popularmechanics.com

Note: End your citation with “Retrieved from” and the URL of the journal, newspaper, or magazine article’s home page. This can be accomplished by doing a Google search on the title journal.

- **If located freely available on the Internet:**


http://www.newyorker.com

Note: Provide the URL of the magazine website.

- **If located in print:**


**Newspaper Article:**

- **If located from a Library Database:**


- **If located freely available on the Internet:**


http://www.boston.com/

- **If located in print:**


Note: The page number of a newspaper article is preceded by “p.” in a reference list citation. When an article appears on multiple pages, the page range is preceded by “pp.” (e.g. “pp. 3-5”). When an article appears on discontinuous pages, separate the page numbers with a comma (e.g. “pp. 2, 9”). When a newspaper uses section letters in its page numbers, these should be included in your citation (e.g. “p. A1” or “pp. B2, B7”).
WEB SITES:

Entire Web site:

If you refer to an entire Web site, you do not need to include an entry for it in your reference list but you must identify the source in the text of your paper, e.g.

WebMD is an excellent resource for healthcare information (http://www.kidspysch.org).

Web Sites Documents:

General format:

Personal or Corporate Author (if known). (Last update or copyright date; if not known, put n.d.). Title of specific document. Retrieved from URL of specific document [include a retrieval date only if the information is likely to change over time]

Examples:


Note: In-text citation for this: (Sea Bass Restoration Project, 2008)


Note: In-text citation for this: (Hamilton & Collins, n.d.)

CITING REPORTS, FINANCIAL DATA, & COMPANY FILINGS:

Annual Reports from Company Websites:


Business & Company Resource Center Resources:


Business Source Premier – Datamonitor Company Profile:

Census.gov - Population Data:

Company Filing from the SEC (EDGAR) Website:

Country Commercial Guides - National Trade Data Bank (NTDB):

Hoover’s (via ProQuest):

Mergent:
Example of an 8-K filing retrieved from Mergent:

Example of data retrieved from Mergent for Apple Inc.:
S&P NetAdvantage:


U.S. Government Data:

OTHER RESOURCES:
Advertisements:

Brochures/Pamphlets:

Case Study in a Textbook (where J. Ness is the author of the book):

DVD/Video:

EPIC Course Material:
The proper format for citing information located in EPIC varies. If the information was not published and is not retrievable by any means other than locating it in EPIC than it should be cited with an in-text citation. These would include lecture scripts or videos by an NECB faculty member or produced by NECB. It would also include emails from an instructor or an NECB publication such as *Frequently Asked Questions* and *Which Version of Epic Should I Use?*
Example of an in-text (see the in-text citation section for more information on formatting):

“EPIC is designed so that users with…. (New England College of Business and Finance, 2010)

If the information in EPIC is retrievable or published outside of EPIC such as a YouTube video or an article in a journal, follow the format as described in the appropriate section in this guide. NOTE: the fact that you located the material in EPIC is not included in the citation.

ERIC Documents:


Films, YouTube:


Harvard Business School Cases:


Maps, Online


Music:

Format:

Composer, A. A. (Copyright year). Title of song [Recorded by J. J. Artist if different from composer]. On Title of album [Medium of recording: CD, cassette, podcast, etc]. Location: Label. (Recording date if different from song copyright date)

Examples:

York, N.Y.: Columbia. (1987)

**Online Discussion Board or Listserve Posting:**

Mahoney, P. (2005, February 12). The story behind Merck layoffs [electronic mailing list 
message]. Retrieved from http://pharmaceutical.employees.com/05/forum

**Personal Communications and Unpublished Material:**

Personal interviews, E-mail messages, letters, memos, telephone conversations, etc. are not 
retrievable by the reader. Information from these sources is cited in the text of the paper as 
follows:

M. Jones (personal communication, April 9, 2010) stressed that the….

**Photographs:**

**Examples:**

**Photographer unknown:**


http://www.newyorkimages.com/empirestatebuilding.htm

**Photographer known:**


**PowerPoint Presentation:**

Salmon, R. (2010, April 4). _Sales estimates for the bank_. PowerPoint presentation at a 2009 sales 
meeting of Almonton Saving Savings Bank, Almonton, CT.

**PowerPoint Presentation (Online):**


**Television Program**


**Wiki/Weblog/Blogs Entries:**

One Important Moment. (n.d.). Retrieved from the Excellence in Education Wiki:

http://wikiexcellenceineducation


http://wilhelminarush.livejournal.php

Note: Titles for posting to online communities, e.g. blogs, are not italicized.

Suggestions/Comments? Please contact [Jeff.Cronin@necb.edu](mailto:Jeff.Cronin@necb.edu) (July 18, 2011)

Jeff Cronin/Librarian/New England College of Business and Finance