



FREE RESOURCE • RESOURCEFUL SCHOLARS' HUB

The Annotated Bibliography Starter Kit

A fill-in-the-blank template, a fully worked APA example, and a citation-style cheat sheet — so you can start your bibliography today instead of staring at a blank page.

WHAT'S INSIDE

- 01 — How to use this kit
- 02 — Fill-in-the-blank annotation template
- 03 — Worked example (APA style)
- 04 — Citation style cheat sheet
- 05 — Academic phrase bank

BEFORE YOU START

How to Use This Kit

Three tools, one goal: get your annotated bibliography written faster, without sacrificing the critical thinking that makes it useful later.

STEP 1 — USE THE TEMPLATE (PAGE 3)

For every source you read, copy the template on page 3 and fill in the blanks. Don't overthink your first draft — get the ideas down, then tidy the wording afterward.

STEP 2 — CHECK IT AGAINST THE WORKED EXAMPLE (PAGE 4)

Compare your entry to the sample annotation. Does it summarize, evaluate, AND connect the source to your own research? If it only summarizes, you're not done yet.

STEP 3 — FORMAT THE CITATION CORRECTLY (PAGE 5)

Use the cheat sheet to format your citation line in whatever style your department requires. Don't assume it's APA — check your handbook first.

STEP 4 — VARY YOUR LANGUAGE (PAGE 6)

Writing 15–30 annotations back to back gets repetitive fast. Use the phrase bank to keep your evaluation sentences from sounding identical.

 **Tip:** Keep every annotation you write. This document becomes the raw material for your literature review chapter — you are not just completing an assignment, you're drafting your thesis in small pieces.

FILL-IN-THE-BLANK

Annotation Template

Photocopy or retype this page for every source in your bibliography.

CITATION (IN YOUR REQUIRED STYLE)

PART 1 — SUMMARY

This source examines _____ using _____ (method / sample / approach). The main finding was _____.

PART 2 — EVALUATION

This source is credible / limited because _____. Compared to other sources I've reviewed, it agrees / disagrees by _____.

PART 3 — RELEVANCE TO MY RESEARCH

This source is relevant to my research because _____. It supports / challenges my argument about _____.

SEE IT IN PRACTICE

A Complete Worked Example

Here's the template above, filled in — APA style, all three parts present.

APA STYLE

Mwangi, J., & Otieno, P. (2019). *Financial literacy and household savings behaviour in urban Kenya*. *Journal of African Development Studies*, 14(2), 45–61.

Summary: This study surveyed 400 urban households to examine whether financial literacy training improved savings behavior. The authors found a statistically significant positive relationship between financial literacy scores and monthly savings rates, particularly among younger respondents.

Evaluation: The study is methodologically sound, using a validated financial literacy index and a reasonably large sample, though it is limited to one urban region and may not generalize to rural populations.

Relevance: This source is directly relevant to my own research on financial inclusion, as it provides both a validated measurement tool and empirical evidence I can compare against my own findings in a different geographic context.

💡 **What makes this a strong annotation:** notice it doesn't stop at describing the study. It judges the method, names a specific limitation, and ends by explicitly linking the source back to the student's own research question. That last sentence is the one most students skip — and the one your supervisor is quietly looking for.

QUICK REFERENCE

Citation Style Cheat Sheet

How the citation line changes across the four styles used most often in postgraduate programs.

STYLE	JOURNAL ARTICLE FORMAT	EXAMPLE
APA (7th ed.)	Author, A. A. (Year). Title of article. <i>Journal Name</i> , Volume(Issue), pages.	Mwangi, J. (2019). Financial literacy in urban Kenya. <i>Journal of African Development Studies</i> , 14(2), 45–61.
MLA (9th ed.)	Author Last, First. "Title of Article." <i>Journal Name</i> , vol. #, no. #, Year, pp. #-#.	Mwangi, John. "Financial Literacy in Urban Kenya." <i>Journal of African Development Studies</i> , vol. 14, no. 2, 2019, pp. 45-61.
Harvard	Author, Initial. (Year) 'Title of article', <i>Journal Name</i> , Volume(Issue), pp. pages.	Mwangi, J. (2019) 'Financial literacy in urban Kenya', <i>Journal of African Development Studies</i> , 14(2), pp. 45-61.
Chicago (Author-Date)	Author Last, First. Year. "Title of Article." <i>Journal Name</i> Volume (Issue): pages.	Mwangi, John. 2019. "Financial Literacy in Urban Kenya." <i>Journal of African Development Studies</i> 14 (2): 45-61.

⚠ **Always confirm with your department handbook.** Universities sometimes use modified versions of these styles (e.g. a Harvard variant with different punctuation). When in doubt, ask your supervisor or check your faculty's official style guide — not just a general web example.

AVOID REPETITION

Academic Evaluation Phrase Bank

Writing 15–30 annotations back to back gets repetitive fast. Borrow from these when you catch yourself writing "this study shows" for the tenth time.

TO INTRODUCE FINDINGS	TO EVALUATE STRENGTH	TO CONNECT TO YOUR WORK
— provides evidence that	— is methodologically robust because	— directly informs my framework for
— demonstrates a clear link between	— is limited in scope by	— provides a benchmark against which to compare
— challenges the assumption that	— relies on a relatively small sample of	— highlights a gap this study will address
— builds on earlier work by showing	— offers a useful counterpoint to	— offers a methodology I plan to adapt for
— offers empirical support for	— is corroborated by other sources such as	— situates my research within the wider debate on

NEXT STEP

Turn This Bibliography Into a Full Proposal

The PhD Thesis Proposal Toolkit includes the complete Proposal Writing Guide, an editable Word template, a Research Objectives Worksheet, a Master Checklist, and a Defense Prep Sheet — everything after your literature review.

[See the PhD Thesis Proposal Toolkit →](#)