**Author’s Name and Surname (10 pts font size)**

Affiliation with e-mail (8 pts)

**Author’s Name and Surname**

Affiliation with e-mail

**TITLE (TNR, 14 pts, ALL CAPS, BOLD, CENTERED)**

**Summary:** summarize **objectives, methods** and **findings**; max. 100 words; 10 pts; single line spacing

**Keywords:** 3-5 words/phrases separated by commas; 10 pts, single line spacing.

**JEL Classification:** JEL number; 10 pts.

**Introduction**

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**1. Section heading**

Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text [Smith, 2009]. Text text text text text text text text text text. Text text text text text text text text text text [Thompson, 2013].

Text text text text text text text text text text (see Figure 1). Text text text text text text text text text text text text text.

**Figure 1. Header**

Source: own calculations.

Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text.

**2. Section heading**

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**Table 1. Header**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1\* | 2 | 3 | 4 | 5 | 6 | 7 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

\*Legend

Source: Black [2015, p. 145].

**2.1. Section heading**

Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text. Text text text text text text text text text text.

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**Conclusions**

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