**TITLE OF PAPER (Times New Roman, 16 pt., bold, centered)**

**First and last name of author – first and last name of co-author(s) (without titles) (Times New Roman, 14 pt., bold, centered)**

**Abstract**

The text of abstract – **150 - 200 words !** (Times New Roman, 12 pt. , alignment in block, spacing 1,5) xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

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**Key words:** key word, key word, key word (3-5)

**JEL Code:** JEL Code, JEL Code, JEL Code (2 – 3)

**Introduction (Times New Roman, 14 pt., bold)**

Text of introduction (Times New Roman, 12 pt. , alignment in block, spacing 1,5) xxxxxxxx

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**1 Title of chapter (Times New Roman, 14 pt., bold)**

The main text[[1]](#footnote-1). (Times New Roman, 12 pt., alignment in block, spacing 1,5) **The extent of the paper can be 6-10 pages.** The main text. The main text. The main text. The main text. The main text. The main text. The main text. The main text. References in text should have this form (surname, year), for example: (Friedman, 1970).

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* 1. **Title of subchapter (Times New Roman, 12 pt. bold)**

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**Fig. 1: Title of figure (Times New Roman, 12 pt. bold)**

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**Tab. 1: Title of table (Times New Roman, 12 pt. bold)**

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For writing equations, use this generator of equations (it is from Word 2003, don´t use generator from Word 2007 or 2010).

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**Conclusion (Times New Roman, 14 pt., bold)**

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**Acknowledgment (Times New Roman, 14 pt., bold)**

If any

**References** **(Times New Roman, 14 pt., bold)**

**10 – 15 references – no more!** All citations in the text and all references must meet APA styles (American Psychological Association – more information <http://www.apastyle.org/>)! **Please, use automatic citation maker for citation and references:** [**automatic APA citation maker.**](http://citationmachine.net/index2.php?reqstyleid=2&newstyle=2&stylebox=2)(<http://citationmachine.net/index2.php?reqstyleid=2&newstyle=2&stylebox=2>) Minimum 5 references have to be from Web of Science Database.

**Contact (Times New Roman, 12 pt., bold)**

First and last name of author (Times New Roman, 12 pt., spacing 1,5)

Institution

Full address of institution

Mail

First and last name of co-author (s)

Institution

Address of institution

Mail

1. Footnote. [↑](#footnote-ref-1)