**This is a Sample of the Format of Your Full Paper**

**(Times New Roman 14pt, Bold, Centered)**

**First Name and Family Name of the Author[[1]](#footnote-1)   
First Name and Family Name of the Co-author(s)[[2]](#footnote-2)   
(Times New Roman 12pt, Bold, Centered)**

**ABSTRACT:** *The abstract (up to 300 words) should concisely inform the reader of the paper topic, its methods, and its findings. Avoid abbreviations, diagrams, and references to the text in the abstract. Use 10pt size Times New Roman and single space for the abstract.*

***Keywords:*** *3-5 keywords, Times New Roman 10pt, italic, justified, in alphabetical order, separated by commas.*

***JEL Classifications:*** *1-5 JEL code(s) – see* [*https://www.aeaweb.org/econlit/jelCodes.php?view=jel*](https://www.aeaweb.org/econlit/jelCodes.php?view=jel)*, Times New Roman 10pt, italic, justified, in order of relevance, separated by commas.*

# INTRODUCTION

Text of paper starts here. Normal text of the paper, Times New Roman 12pt, 1.5 line spacing, justified. First paragraph of the section should not be indented.

Second and following paragraphs of the section should be indented.

First-level headings are to be arranged so that major headings are centered, bold, and capitalized. Second-level headings are flush left, bold, and both uppercase and lowercase. Third-level headings are flush left, bold, italic, and both uppercase and lowercase. See below for the correct formatting:

**A CENTERED, BOLD, ALL CAPITALIZED, FIRST-LEVEL HEADING**

**A Flush Left, Bold, Uppercase and Lowercase, Second-Level Heading**

***A Flush Left, Bold, Italic, Uppercase and Lowercase, Third-Level Heading***

1. Academic position, organization (institution) which the author is affiliated with, address for correspondence, and email address (Times New Roman 10pt, justified). [↑](#footnote-ref-1)
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