**Name of the author(s) (Times New Roman 12, bold, left-aligned)**

University (Times New Roman 8, left-aligned)

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e-mail: your@email.edu

**TITLE OF THE PAPER (Times New Roman 13, bold, uppercase, center)**

JEL classification: (Times New Roman 10, left-aligned)

***Abstract (Times New Roman 11, bold, italic, left-aligned)***

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***Keywords: at, least, five, keywords, here (Times New Roman 11, bold, italic, justify)***