US\_EM\_MPS\_spillover

Abstract

Ipsum.

# 1. Introduction

Fornero, Monticone, and Trucchi (2011)

# 2. Literature Review

# 3. Data and Methodology

# 4. **Conclusion**

one tow three. [[1]](#footnote-23)

# Reference

Fornero, Elsa, Chiara Monticone, and Serena Trucchi. 2011. “The Effect of Financial Literacy on Mortgage Choices.”

# Appendix

Data

1. afj;lakdfj;aldjfkajdf;ladf. [↑](#footnote-ref-23)