Title of the Paper – Arial Narrow, size 14, Title Case, Bold, centred

1 blank line Arial Narrow 11 pt

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and NameOfAuthor3 SurnameOfAuthor3 (Arial Narrow 11pt), (Arial Narrow 11pt)

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Article's History:

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Abstract: (Arial Narrow 10 pt, bold, alignment left, Indentation None)

Text of the abstract: The abstract should summarize the content and conclusions of the paper in less 200 words, focusing on what your research is about, what methods have been used, and what you found out. (Typically around 10 sentences). It should not contain any references or displayed equations.

Typeset the abstract in 10 points, regular, justify alignment, Line Spacing Single.

Keywords: keyword 1; keyword 2; ...keyword 6.

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JEL Classification: JEL Code1, JEL Code2,, JEL Code6.

The JEL classification system is a standard method of classifying scholarly literature in the field of economics. The guide provides JEL Code application guidelines, keywords, and examples of items within each classification is available at: https://www.aeaweb.org/jel/guide/jel.php

Introduction (Arial Narrow 11 pt, bold, alignment left, Indentation None, 6 pt After)

Text of the introduction. No more than 15 lines at 11 points, Arial Narrow, Justify, Line spacing Single, First line Indentation at 1cm).

1. Literature Review / State-of-Arts / Research Background (Arial Narrow 11 pt, bold, alignment left, Indentation None)

In the context of your research paper the literature review should be a critical synthesis of previous research in the subject field. The evaluation of the literature leads logically to the research question. Who is doing what? Who has done what? Who first did it or published it? Taken from published papers, research monographs, catalogues etc. Based on primary sources. Offering a, probably new, structured view of the field of study.

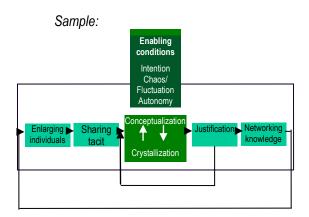
Text at 11 points, Arial Narrow, Justify, Line spacing Single, First line Indentation at 1cm).

2. Methodology (Arial Narrow 11 pt, bold, alignment left, Indentation None)

Description and justification of the research methods used. Normally, the methods will be selected from known and proven examples. In special cases the development of a method may be a key part of the research, but then this will have been described in Introduction section and reviewed in first one.

Authors are encouraged to have their contribution checked for grammar. The text is to be typeset in 11 pt Arial Narrow, single spaced, align justify, First line Indentation at 1cm).

Figures are to be inserted in the text nearest their first references. All components are to be grouping. Figures are to be sequentially numbered in Arabic Numeral, at 10 pct, regular.



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Figure 1 - Description

Tables should be numbered sequentially in the text. The tables must have a title, centralized above. Typeset tables and captions in 10 pt. Displayed tables are to be centred on the page width. *Sample:*

Table 1 - Title of table

Tranche	Spread (basis point) (Gaussian copula)	Spread (basis point) (Student copulas)
0% à 10% (Equity)	2952,4	3172.895
10% à 30% (Mezzanine)	779.3024	762.065
30% à 100 % (Senior)	43.4713	30.210

Source: (Arial Narrow 10 pt, Alignment justify, Indentation First line 1 cm)

Mathematical Expressions. Displayed equations (Arial Narrow 11 pt, Regular, Alignment Justify, Indentation First line 1 cm, Spacing Before 6 pt and After 6 pt) should be numbered consecutively, with the number set in right sight and enclosed in parentheses. Equations should be referred to in abbreviated form, e.g. "Eg. (3.1)" or "(3.1)". in multiple/line equations, the number should be given on the last line.

3. Case studies/experiments/ demonstrations/ application functionality (Arial Narrow 11 pt, bold, alignment left, Indentation None)

Description of the new studies/software/artwork and the process of production. What has been done, how was it achieved and what was the rationale? This can be, for example, a report on the design and execution of a set of experiments, the development of an innovative software system or the making of innovative art works. If so, this chapter will illuminate it by explaining, at the very least, what is important and new about it.

texttext	The	text	is	to b	e typeset	in	11	pt .	Arial	Narrow,
single spaced, align justify, First line Indentation at 1cm)										
text										

Conclusion (Arial Narrow 11 pt, bold, alignment left, Indentation None)

A wider perspective-implications for other broader areas and domains. Future Work and Outstanding Questions. Conclusion text, Arial Narrow 11 pt, Alignment Justify, Indentation First line 1 cm.

Acknowledgements (Arial Narrow 11 pt, bold, alignment left, Indentation None)

Please acknowledge collaborators or anyone who has helped with the paper at the end of the text, only if the case.

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References are to be listed in the alphabetically and numbered in Arabic numerals. Typeset references in Arial Narrow 11 pt, Alignment Justify, Indentation None Hanging, Spacing: Before 0 pt; After 6 pt, Line Spacing Single. Follow the style shown in these examples:

Works Cited entries should contain author, year, title, volume, and page numbers for articles. Below are some common examples of materials. Each example is given first in humanities style (a note [N], followed by a bibliographic entry [B]) and then in author-date style (an in-text citation [T], followed by a reference-list entry [R]). For numerous specific examples, see chapters 16 and 17 of *The Chicago Manual of Style*, 15th edition, http://www.chicagomanualofstyle.org/tools_citationguide.html.

Online sources that are analogous to print sources (such as articles published in online journals, magazines, or newspapers) should be cited similarly to their print counterparts but with the addition of a URL. Some publishers or disciplines may also require an access date. For online or other electronic sources that do not have a direct print counterpart (such as an institutional Web site or a Weblog), give as much information as you can in addition to the URL. The following examples include some of the most common types of electronic sources.

Book

One author

N٠

1. Chaplin Geoff, Credit Derivatives, (Wiley and Son Publishing, 2005), 125.

B:

2. Chaplin, Geoff. Credit Derivatives. Wiley and Son Publishing, 2005.

T:

3. (Chaplin 2005, 125)

R:

4. Chaplin, Geoff. 2005. Credit Derivatives. Wiley and Son Publishing.

Two authors

N:

1. Chance, Don M. and Robert Brooks, *An Introduction to Derivatives and Risk Management*, Seventh Edition, (Irwin Publishing, 2007), 174.

B:

2. Chance, Don M., and Robert Brooks. *An Introduction to Derivatives and Risk Management*. Seventh Edition. Irwin Publishing, 2007.

T:

3. (Chance and Brooks 2007, 174)

R:

4. Chance, Don M., and Robert Brooks. 2007. *An Introduction to Derivatives and Risk Management*. Seventh Edition. Irwin Publishing.

Four or more authors

N:

1. Blackwell, W. David et al., Modern Financial Markets: Prices, Yields, and Risk Analysis (Wiley and Sons Ltd. Publishing House, 2007), 745.

B:

2. Blackwell, W. David, Mark D. Griffiths, and Drew B. Winters. *Modern Financial Markets: Prices, Yields, and Risk Analysis*. Wiley and Sons Lmtd. Publishing House, 2007.

T:

3. (Blackwell et al. 2007, 745)

R:

4. Blackwell, W. David, Mark D. Griffiths, and Drew B. Winters. 2007. *Modern Financial Markets: Prices, Yields, and Risk Analysis*. Wiley and Sons Lmtd. Publishing House.

Journal article

Article in printed journal

N:

8. John Maynard Smith, "The Origin of Altruism," *Nature* 393 (1998): 639.

B:

Smith, John Maynard. "The Origin of Altruism." Nature 393 (1998): 639-40.

T:

(Smith 1998, 639)

R:

Smith, John Maynard. 1998. The origin of altruism. *Nature* 393: 639–40.

Article in an online journal

If an access date is required by your publisher or discipline, include it parenthetically at the end of the citation, as in the fourth example below.

N:

33. Mark A. Hlatky *et al.*, "Quality-of-Life and Depressive Symptoms in Postmenopausal Women after Receiving Hormone Therapy: Results from the Heart and Estrogen/Progestin Replacement Study (HERS) Trial," *Journal of the American Medical Association* 287, no. 5 (2002), http://jama.ama-assn.org/issues/v287n5/rfull/joc10108.html#aainfo.

B:

Hlatky, Mark A., Derek Boothroyd, Eric Vittinghoff, Penny Sharp, and Mary A. Whooley. "Quality-of-Life and Depressive Symptoms in Postmenopausal Women after Receiving Hormone Therapy: Results from the Heart and Estrogen/Progestin Replacement Study (HERS) Trial." *Journal of the American Medical Association* 287, no. 5 (February 6, 2002), http://jama.ama-assn.org/issues/v287n5/rfull/joc10108.html#aainfo.

T:

(Hlatky et al. 2002)

R:

Hlatky, Mark A., Derek Boothroyd, Eric Vittinghoff, Penny Sharp, and Mary A. Whooley. 2002. Quality-of-life and depressive symptoms in postmenopausal women after receiving hormone therapy: Results from the Heart and Estrogen/Progestin Replacement Study (HERS) trial. *Journal of the American Medical Association* 287, no. 5 (February 6), http://jama.ama-assn.org/issues/v287n5/rfull/joc10108.html#aainfo (accessed January 7, 2004).

Book review

N:

1. James Gorman, "Endangered Species," review of *The Last American Man*, by Elizabeth Gilbert, *New York Times Book Review*, June 2, 2002, 16.

B:

Gorman, James. "Endangered Species." Review of *The Last American Man,* by Elizabeth Gilbert. *New York Times Book Review, June 2, 2002.*

T:

(Gorman 2002, 16)

R:

Gorman, James. 2002. Endangered species. Review of *The last American man*, by Elizabeth Gilbert. *New York Times Book Review*, June 2.

Thesis or dissertation

N·

22. M. Amundin, "Click Repetition Rate Patterns in Communicative Sounds from the Harbour Porpoise, *Phocoena phocoena*" (PhD diss., Stockholm University, 1991), 22–29, 35.

B:

Amundin, M. "Click Repetition Rate Patterns in Communicative Sounds from the Harbour Porpoise, *Phocoena phocoena*." PhD diss., Stockholm University, 1991.

T:

(Amundin 1991, 22-29, 35)

R:

Amundin, M. 1991. Click repetition rate patterns in communicative sounds from the harbour porpoise, *Phocoena phocoena*. PhD diss., Stockholm University.

Paper presented at a meeting or conference

N:

13. Brian Doyle, "Howling Like Dogs: Metaphorical Language in Psalm 59" (paper presented at the annual international meeting for the Society of Biblical Literature, Berlin, Germany, June 19–22, 2002).

B:

Doyle, Brian. "Howling Like Dogs: Metaphorical Language in Psalm 59." Paper presented at the annual international meeting for the Society of Biblical Literature, Berlin, Germany, June 19–22, 2002.

T:

(Doyle 2002)

R:

Doyle, Brian. 2002. Howling like dogs: Metaphorical language in Psalm 59. Paper presented at the annual international meeting for the Society of Biblical Literature, June 19–22, in Berlin, Germany.

Web site

Web sites may be cited in running text ("On its Web site, the Evanston Public Library Board of Trustees states . . .") instead of in an in-text citation, and they are commonly omitted from a bibliography or reference list as well. The following examples show the more formal versions of the citations. If an access date is required by your publisher or discipline, include it parenthetically at the end of the citation, as in the second example below.

N:

11. Evanston Public Library Board of Trustees, "Evanston Public Library Strategic Plan, 2000–2010: A Decade of Outreach," Evanston Public Library, http://www.epl.org/library/strategic-plan-00.html.

B

Evanston Public Library Board of Trustees. "Evanston Public Library Strategic Plan, 2000–2010: A Decade of Outreach." Evanston Public Library. http://www.epl.org/library/strategic-plan-00.html (accessed June 1, 2005).

T:

(Evanston Public Library Board of Trustees)

R:

Evanston Public Library Board of Trustees. Evanston Public Library strategic plan, 2000–2010: A decade of outreach. Evanston Public Library. http://www.epl.org/library/strategic-plan-00.html.