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(Times New Roman, 11pt, centered, single)

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Title of the manuscript (Times New Roman, 12pt, centered, single)

JEL codes²: A11; A14; B16

(Times New Roman, 11pt, left, single)

Abstract (250-300 words)

Research background: -----

Purpose: -----

Methods: -----

Findings and novelty -----

Keywords: 3 to 5 separated by semicolon

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² Available at: http://www.aeaweb.org/jel/jel_class_system.php#A