# Word File Template. Paper Main Title

# [Arial 14 point, bold, centred, and First Letter Upper Case]

**Author NAME(S) [Times New Roman, 12 point, bold, centred and Upper and lower case and UPPER CASE]**

Affiliation [12 point, normal, centred and upper and lower case]

**Abstract [Times New Roman 12-point, bold, left and Upper and lower case]**

 *This template will assist you in formatting your paper. Please, copy it on your computer and insert the text keeping the format indicated………[Times New Roman 12-point, italic, upper and lower case and alignment justified]. All paragraphs must have Tab character at the beginning as indentation, please don’t use automatic indentation. As notation we will use TNR for Times New Roman.*

*Keywords[TNR, 12-point, bold, Alignment left]:* credit market, research projects, innovation [TNR, 12-point, normal, lower case and alignment left]

*JEL Classification[ONLY FOR ECONOMICS PAPERS] [TNR, 12-point, bold, Alignment left]*: C62, G17, O16. JEL classification with three characters [TNR, 12-point, normal, lower case and alignment left].

**Introduction [TNR, 12- point, bold, Upper case and lower case and alignment left]**

 All the pages of the paper size should be A4. The margins should top – 2.5 cm; bottom - 2.5 cm; left - 2.5 cm; right - 2.5 cm. All the text must be in one column format and Times New Roman must be used, including figures and tables. Single-spaced with 12-point interlining spacing. Leave two blank lines before the sections [TNR, 12 point, normal, alignment justify, upper and lower case].

**1. Literature review [TNR, 12-point, bold, alignment left and capitalize the first letter]**

 This paper should have the Introduction section without number and Literature review section with number 1. The following sections are the author’s choice, but the last numbered section should be "Conclusions" followed by References. Before References could be placed Acknowledgement section and after References possible Annexes.

 All paragraphs must have Tab character at the beginning as indentation, please don’t use automatic indentation. [TNR, 12 point, normal, alignment justify, upper and lower case]

**2. Next section [TNR, 12-point, bold, alignment left and capitalize the first letter]**

 All paragraphs must have Tab character at the beginning as indentation, please don’t use automatic indentation. [TNR, 12 point, normal, alignment justify, upper and lower case].

 Equation [TNR, 12 point, normal, alignment left, upper and lower case]. They should be numbered consecutively. Leave a blank line before and after each equation.

**2.1 Subsection [TNR, 12-point, bold, alignment left and capitalize the first letter]**

 Only one level of subsection is allowed. [TNR, 12 point, normal, alignment justify, upper and lower case]

Table 1. Description [TNR, 12 point, normal, alignment centred, upper and lower case]

[the table must be placed here]

*Source*: Specify the source of data, eventualy year [TNR, 12 point, normal, alignment centred, upper and lower case]

Fig. 2: Description [TNR, 12 point, normal, alignment centred, upper and lower case]

[the figure must be placed here, NO colour, NO scanned image]

*Source*: Specify the source of data, eventualy year [TNR, 12 point, normal, alignment centred, upper and lower case]

**n. Conclusions [TNR, 12-point, bold, alignment left and capitalize the first letter]**

 This section is compulsory. [TNR, 12 point, normal, alignment justify, upper and lower case]

**Acknowledgement [TNR, 12-point, bold, alignment left and capitalize the first letter]**

 This section is optional. [TNR, 12 point, normal, alignment justify, upper and lower case].

**References [TNR, 12-point, bold, alignment left and capitalize the first letter]**

Hall P., 1992, *The Bootstrap and Edgeworth Expansion*, New York: Springer-Verlag.

Finan F., Schechter L., 2012, "Vote-Buying and Reciprocity", *Econometrica*, 80: 863–881. [TNR, 12 point, normal, alignment justify, upper and lower case]

\* \* \* Gallup Survey for the European Union Agency for Fundamental Rights, 2009

*\* \* \* www.unece.org,* [*www.bnro.ro*](http://www.bnro.ro)