paper title

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Title of the Article in english

Abstract

**The purpose of the article**. Provide a concise summary of the article in 150–250 words. Include the study's objective.

**Methodology**. Include methodology.

**Results of the research**. Include results and conclusions.

**Keywords:** 5–8 keywords separated by commas.

**JEL Class:** ……………..

Paper Title

Main text\_JOFFL. Introduce the research problem and its importance. Include research questions or hypotheses.

Heading 1 – Used for main sections such as Methods or Results (Centered, Bold, Title Case)

Main text\_JOFFL[[3]](#footnote-3). Text begins on a new line (indent first line 1,27 cm/ 0,5 in.). Text should be written in a font Times New Roman 11 pt. 1.5 line spaced (www.1):

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Heading level 5. (Indented, Bold, Italics, Title Case, Period) JOFFL\_Main text. Text begins on the same line. Indent first line 1,27 cm/0,5 in.

Bulleted list can be used to organize information. To organize information listed in a single sentence or paragraph, create a list with items marked using consecutive letters of the alphabet enclosed in parentheses: (a) list item, (b) list item, and (c) list item.

A numbered list is used to organize full sentences or paragraphs. If the content being organized is not in full sentences, alphabetical markers should be used (if listing within a single paragraph) or bullet points (if listing in separate lines).

A numbered list in which the items are full sentences.

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A numbered list in which the items are full sentences.

When the items being organized are not full sentences bullet points should be used:

* bullet point,
* bullet point.

Equations. Try to use the solidus (/) instead of a horizontal line for small fractional terms such as X/Y. In the case of more complex formulas place equations on their own line, centered in the document. If you refer to equations multiple times in your paper, number them sequentially. Place the equation number in parentheses, aligned with the right margin.

where: Xj – destymulant variable; XD – variable brought in the form of stimulants; cj – some positive constant.

Figure 1

Figure Title (Italics, Title case)[[4]](#footnote-4)

Figure

Fig.

Fig.

Source: Vermatt et al. (2014, p. 446).

Figure 2

Figure Title (Italics, Title case)

Source: own research.

Table 1

Table Title (Italics, Title case)[[5]](#footnote-5)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Variable name | Sample | x1 | x5 | x4 | x2 | x3 |
| x1 | 0,562 | 1,000 | 0,018 | 0,270 | 0,280 | 0,316 |
| x5 | 0,055 | 0,018 | 1,000 | 0,146 | 0,346 | 0,077 |
| x4 | 0,561 | 0,270 | 0,146 | 1,000 | 0,449 | 0,003 |
| x2 | 0,303 | 0,280 | 0,346 | 0,449 | 1,000 | 0,027 |
| x3 | 0,455 | 0,316 | 0,077 | 0,003 | 0,027 | 1,000 |

Source: OECD (2011).

Discussion / Conclusion

JOFFL\_Main text. Text begins on a new line (indent first line 1,27 cm/ 0,5 in.).

References

References are placed after the main body of the paper but before any appendices. This is the list of all sources cited in the paper (through in-text citations). Alphabetically sorter, Hanging Indent 1,27 cm/0,5 inches, Left-aligned, 1,5 line spaced.

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Use APA 7th Style for references and citations.

Rules and examples of bibliographic references and in-text citations – see: Appendix\_JOFFL 2025\_ reference list

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