

Name and Surname of Author (Style: Times New Roman, 12 pt)¹
Name and Surname of Co-author (Style: Times New Roman, 12 pt)²
Name and Surname of Co-author (Style: Times New Roman, 12 pt)³

Paper title (Style: Times New Roman, 20 pt)

ABSTRACT (Style: Times New Roman, 14 pt, Italic)

Abstract needs to have about 300 words (Style: Times New Roman, 12 pt, Italic)

Key words: up to 5 keywords (Style: Times New Roman, 12 pt, Italic)

INTRODUCTION (Style: Times New Roman, 12 pt, Bold, CAPITALISED)

The journal does not charge any fees at submission, reviewing, and production stages. Papers should be submitted directly to journals email: redakcija@financingscience.org

Please read the following instructions carefully. Formatting your paper correctly saves a great deal of editing time, which in turn ensures publication of papers in a timely manner. Please note that all papers must be written in English. The authors must ensure that the paper is complete, grammatically correct and without spelling or typographical errors. (Style: Times New Roman, 12 pt)

Paper structure must be based on IMRaD format. IMRaD format refers to a paper that is structured by four main sections: Introduction, Methods, Results, and Discussion.

1. STRUCTURE AND LENGTH OF THE PAPER (Style: Times New Roman, 12 pt, Bold, CAPITALISED)

Papers should have between should be between up to 15 A4 pages, including title of the paper, names of authors and affiliations, abstract, keywords, body of the paper including introduction, methods used, experimental work, results and discussion, conclusion, acknowledgements (if any), references, and appendices (if any). Paper should ideally not exceed 15 A4 pages (between 15.0000 and 30.0000 characters) with clear margins as in our template in length. The introduction section of the paper should explain the nature of the problem, previous work, purpose, and the contribution of the paper. A conclusion section should indicate clearly the achievements, advantages, limitations, possible applications, and future work. Figures and tables should be included within the paper. (Style: Times New Roman, 12 pt)

1.1. Tables, charts and formulas (Style: Times New Roman, 12 pt, Bold)

¹ Author's affiliation, Country of institution and author's email (Style: Times New Roman, 10 pt)

² Author's affiliation, Country of institution and author's email (Style: Times New Roman, 10 pt)

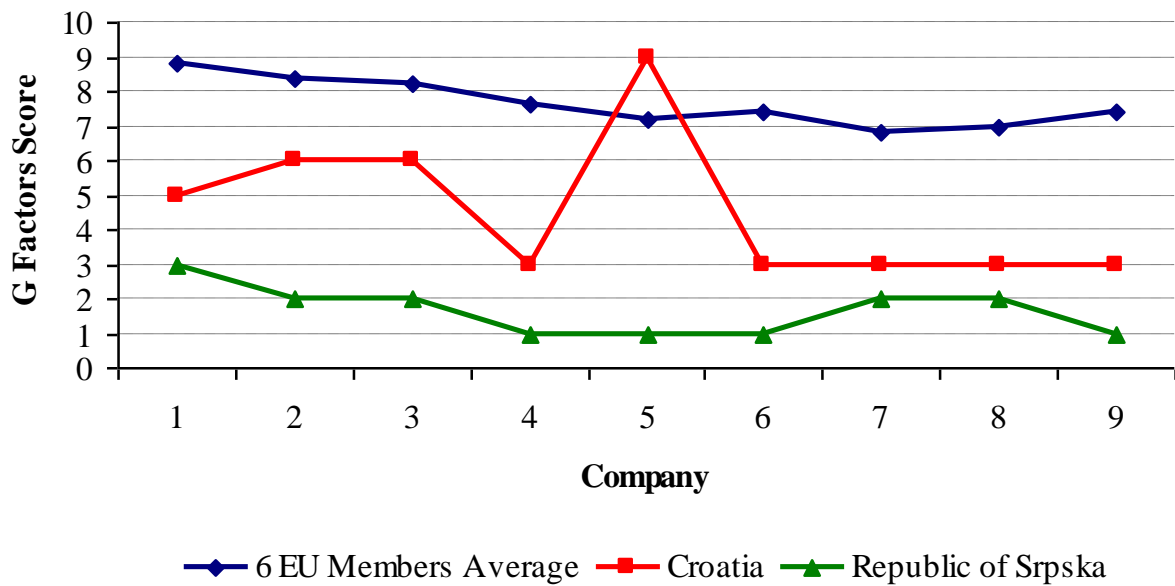
³ Author's affiliation, Country of institution and author's email (Style: Times New Roman, 10 pt)

Table 1. Table title (Style: Times New Roman, 12 pt, Italic)

Year	2013	2014	2015	2016	2017	2018	2019	2020
Population with University education	25.3	24.5	23.9	23.4	22.8	22.2	21.6	21
Population with Secondary school education	47.7	47.7	47.6	47.5	47.3	47.1	46.8	46.3
Population with primary school education	27.1	27.7	28.5	29.1	29.9	30.7	31.6	32.8

Source: Source of table data (Style: Times New Roman, 12 pt, Italic)

Chart 1. Chart title (Style: Times New Roman, 12 pt, Italic)



Source: Source of chart data (Style: Times New Roman, 12 pt, Italic)

Mathematical equations and expressions must be set in Microsoft Word Equation Editor and written in Cambria Math font. They are centred, numbered consecutively at the right margin of the text. Do not place equations as pictures.

$$GDP = f(PRIM, SEC, HIGH, TRAIN) \quad (1)$$

REFERNCES/LITERATURE (Style: Times New Roman, 12 pt, Bold, CAPITALISED)

Financing uses the APA style reference system for citations in the text with a detailed alphabetical list, with numbering at the end of the article. All references must be carefully checked for

completeness, accuracy and consistency before submitting paper. (Style: Times New Roman, 12 pt)

CITATION INSTRUCTIONS FOR AUTHORS (APA STANDARDS)

Referencing Basics: In-Text Citation

In-text citations are citations within the main body of the text and refer to a direct quote or paraphrase. They correspond to a reference in the main reference list. These citations include the surname of the author and date of publication only. Using an example author James Mitchell, this takes the form:

Mitchell (2017) states... or ... (Mitchell, 2017).

The structure of this changes depending on whether a direct quote or parenthetical used:

- Direct Quote: The citation must follow the quote directly and contain a page number after the date, for example (Mitchell, 2017, p.104). This rule holds for all of the variations listed.
- Parenthetical: The page number is not needed.

Two Authors:

The surname of both authors is stated with either 'and' or an ampersand between. For example:

Mitchell and Smith (2017) state... or ... (Mitchell & Smith, 2017).

Three, Four or Five Authors:

For the first cite, all names should be listed:

Mitchell, Smith, and Thomson (2017) state... or ... (Mitchell, Smith, & Thomson, 2017).

Further cites can be shorted to the first author's name followed by et al:

Mitchell et al. (2017) state... or ... (Mitchell et al, 2017).

Six or More Authors:

Only the first author's surname should be stated followed by et al., see the above example.

No Authors:

If the author is unknown, the first few words of the reference should be used. This is usually the title of the source.

If this is the title of a book, periodical, brochure or report, it should be italicized. For example:

(A guide to citation, 2017).

If this is the title of an article, chapter or web page, it should be in quotation marks. For example:

("APA Citation", 2017).

Citing Authors with Multiple Works from One Year:

Works should be cited with a, b, c etc. following the date. These letters are assigned within the reference list, which is sorted alphabetically by the surname of the first author. For example:

(Mitchell, 2017a) or (Mitchell, 2017b).

Citing Multiple Works in One Parentheses:

If these works are by the same author, the surname is stated once followed by the dates in order chronologically. For instance:

Mitchell (2007, 2013, 2017) or (Mitchell, 2007, 2013, 2017)

If these works are by multiple authors then the references are ordered alphabetically by the first author separated by a semicolon as follows:

(Mitchell & Smith 2017; Thomson, Coyne, & Davis, 2015).

Citing a Group or Organization:

For the first cite, the full name of the group must be used. Subsequently this can be shortened. For example:

First cite: Centers for Disease Control and Prevention (CDC, 2020) states... or...(Centers for Disease Control and Prevention [CDC], 2020)

Further cites: CDC (2020) states...or (CDC, 2020)

Citing a Secondary Source:

In this situation the original author and date should be stated first followed by 'as cited in' followed by the author and date of the secondary source. For example:

Lorde (1980) as cited in Mitchell (2017) or (Lorde, 1980, as cited in Mitchell, 2017)

Referencing: Citation of Different Source Types in Reference List

BOOKS REFERENCES

Print Books References

Author's last name, Initial(s) of the given name(s). (Year of Publication). *Title of Book*, Volume number (if relevant), (edition) (if relevant). Publisher

Northouse, P. G. (2016). *Leadership - Theory and Practice*. Sage Publication.

Mitchell, J.A., Thomson, M., & Coyne, R.P. (2017). *A guide to citation*. My Publisher

Jones, A.F., & Wang, L. (2011). *Spectacular creatures: The Amazon rainforest* (2nd ed.). San My Publisher

Edited Books References

Author's last name, Initial(s) of the given name(s). (Ed(s)). (Year of Publication). *Title of Book* (edition) (if relevant). Publisher

Williams, S.T. (Ed.). (2015). *Referencing: A guide to citation rules* (3rd ed.). My Publisher

Book Chapters References

Chapter author last name, Initial(s) of the given name(s). (Year of Publication). Chapter Title. In Editors initials, last name of the Editor (Ed. or Eds.), *Book title* (ed., pp. chapter page range). Publisher. DOI if available or DOI/URL for E-book

In the following example, B.N. Troy is the author of the chapter and S.T. Williams is the editor.

Troy, B.N. (2015). APA citation rules. In S.T, Williams (Ed.), *A guide to citation rules* (2nd ed., pp. 50-95). Publishers.

Aron, L., Botella, M., & Lubart, T. (2019). Culinary arts: Talent and their development. In R. F. Subotnik, P. Olszewski-Kubilius, & F. C. Worrell (Eds.), *The psychology of high performance: Developing human potential into domain-specific talent* (pp. 345–359). American Psychological Association. <https://doi.org/10.1037/0000120-016>

E-Books References

Author last name, initial(s). (Year). *Title* (ed.*). URL or DOI

Mitchell, J.A., Thomson, M., & Coyne, R.P. (2017). *A guide to citation*.
<https://www.mendeley.com/reference-management/reference-manager>

Svendsen, S., & Løber, L. (2020). *The big picture/Academic writing: The one-hour guide* (3rd digital ed.). Hans Reitzel Forlag. <https://thebigpicture-academicwriting.digi.hansreitzel.dk/>

JOURNAL ARTICLES REFERENCES

Author's surname Initial(s) of the given name(s). (Year of publication). Title of article. *Journal Volume number* (and issue number if issues within a volume number are not consecutively paginated), Number of the first and last page of an article. DOI or Retrieved from URL

Print Journal Paper without DOI

McCormick, J., & Barnett, K. (2011). Teacher's attribution for stress and their relationship with burnout. *International Journal of Educational Management*, 25(3), 278-293.

Print and Online Journal Papers with DOI

Cheung, J. M. Y., Bartlett, D. J., Armour, C. L., Laba, T. L., & Saini, B. (2018). To drug or not to drug: A qualitative study of patients' decision-making processes for managing insomnia. *Behavioral Sleep Medicine*, 16(1), 1-26.
<https://doi.org/10.1080/15402002.2016.1163702>

Online Journal Paper without DOI

Mitchell, J.A. (2017). Citation: Why is it so important. *Mendeley Journal*, 67(2), 81-95.
<https://www.mendeley.com/reference-management/reference-manager>

CONFERENCE PROCEEDINGS PAPERS REFERENCES

Conference Proceedings Published in a Journal

Duckworth, A. L., Quirk, A., Gallop, R., Hoyle, R. H., Kelly, D. R., & Matthews, M. D. (2019). Cognitive and noncognitive predictors of success. *Proceedings of the National Academy of Sciences, USA*, 116(47), 23499–23504. <https://doi.org/10.1073/pnas.1910510116>

Conference Proceedings Published as a Whole Book

Kushilevitz, E., & Malkin, T. (Eds.). (2016). *Lecture notes in computer science: Vol. 9562. Theory of cryptography*. Springer. <https://doi.org/10.1007/978-3-662-49096-9>

Conference Proceedings Published as a Book Chapter

Bedenel, A.-L., Jourdan, L., & Biernacki, C. (2019). Probability estimation by an adapted genetic algorithm in web insurance. In R. Battiti, M. Brunato, I. Kotsireas, & P. Pardalos (Eds.), *Lecture notes in computer science: Vol. 11353. Learning and intelligent optimization* (pp. 225–240). Springer. https://doi.org/10.1007/978-3-030-05348-2_21

CONFERENCE PRESENTATION REFERENCE

Author name, Initials. (Year, Month Day–Day). *Paper title* [Paper presentation]. Conference Name, City, State, Country. URL

Conference Presentation Reference

Evans, A. C., Jr., Garbarino, J., Bocanegra, E., Kinscherff, R. T., & Márquez-Greene, N. (2019, August 8–11). *Gun violence: An event on the power of community* [Conference presentation]. APA 2019 Convention, Chicago, IL, United States. <https://convention.apa.org/2019-video>

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Cacioppo, S. (2019, April 25–28). *Evolutionary theory of social connections: Past, present, and future* [Conference presentation abstract]. Ninety-ninth annual convention of the Western Psychological Association, Pasadena, CA, United States. <https://westernpsych.org/wp-content/uploads/2019/04/WPA-Program-2019-Final-2.pdfA>

NEWSPAPER OF MAGAZINE ARTICLES REFERENCES IN PRINT OR ONLINE

Magazine Articles References

Author surname, initial(s). (Year, month day). Article title. *Magazine name*, *Volume* (issue), page range.

Schaefer, N. K., & Shapiro, B. (2019, September 6). New middle chapter in the story of human evolution. *Science*, *365*(6457), 981–982. <https://doi.org/10.1126/science.aay3550>

Mogelson, L. (2021, January 25). *The storm*. *The New Yorker*, 5–12.

Newspaper Articles References

Author surname, Initial(s). (the publication date. The headline of the article. *Name of the newspaper in italics*. URL

Mitchell, J.A. (2017, March 22). How citation changed the research world. *The Mendeley*, pp. 26-28

Popkin, G. (2020, August 12). Global warming could unlock carbon from tropical soil. *The New York Times*. <https://www.nytimes.com/2020/08/12/climate/tropical-soils-climate-change.html>

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Government Documents References

Organization Name. (Year). *Report title: Subtitle* (Report No. Number). Publisher or site Name. URL

National Cancer Institute. (2019). *Taking time: Support for people with cancer* (NIH Publication No. 18-2059). U.S. Department of Health and Human Services, National Institutes of Health. <https://www.cancer.gov/publications/patient-education/takingtime.pdf>

Department of the Interior Office of Inspector General. (2006). *Minerals Management Service's compliance review process* (Report No. C-IN-MMS-0006-2006). United States Department of the Interior. <https://www.govinfo.gov/content/pkg/GPO-DOI-IGREPORTS-2007-g-0001/pdf/GPO-DOI-IGREPORTS-2007-g-0001.pdf>

Government Websites with Individual Authors

Author last name, Initials. (Year, Month Day). *Page title*. Site Name. URL

Rutte, M. (2021, January 15). Statement by Prime Minister Mark Rutte on the government's resignation. *Government of the Netherlands*. <https://www.government.nl/documents/speeches/2021/01/15/statement-by-prime-minister-mark-rutte-on-the-government%E2%80%99s-resignation>

Government Reports with Author

Author last name, Initials. (Year). *Report title: Subtitle* (Report No. Number). Publisher Name. URL

Bedford, D. A. D. (2017). *Enterprise information architecture: An overview* (Report No. WA-RD 896.4). Washington State Department of Transportation. <https://www.wsdot.wa.gov/research/reports/fullreports/896-4.pdf>

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Organization Name. (Year). *Title* [Brochure or Pamphlet]. Publisher. URL

Museum of Modern Art. (2004). *Projects 81: Jean Shin* [Brochure].
https://www.moma.org/d/pdfs/W1siZiIsIjIwMTYvMDcvMjYvM3h6ajlsbWNtaF9wcm9qZWN0czgxX2Jyb2NodXJlLnBkZiJdXQ/projects81_brochure.pdf?sha=f2f2e81f2cbf0514

CITATION OF THE NON-PRINT MATERIAL

Citation of Intranet Sources, Recorded Lecture or Power Point Presentation

Author's surname, Initial(s) of the given name(s). (Publication Date). *Title* [media type]. Organization. URL

Mack, R., & Spake, G. (2018). *Citing open source images and formatting references for presentations* [PowerPoint slides]. Canvas@FNU. <https://fnu.onelogin.com/login>

ENCYCLOPEDIA AND DICTIONARY ENTRY REFERENCES

Encyclopedia Entry

Author last name, Initials. (Year). Entry name. In Editor initials. Last name (Ed.), *Encyclopedia name* (Edition). Publisher. URL

Wheeler, G. (2020). Bounded rationality. In E. N. Zalta (Ed.), *Stanford Encyclopedia of Philosophy* (Fall 2020 ed.). Stanford University. <https://plato.stanford.edu/entries/bounded-rationality/>

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Merriam-Webster. (n.d.). Semantics. In *Merriam-Webster.com dictionary*. Retrieved January 4, 2020, from <https://www.merriam-webster.com/dictionary/semantics>

DOCTORAL DISSERTATION AND MASTER THESIS REFERENCES

Published Dissertation or Thesis

Author last name, Initials. (Year). *Dissertation title* (Publication No. Number) [Type of dissertation/thesis, University Name]. Database Name.

Zambrano-Vazquez, L. (2016). *The interaction of state and trait worry on response monitoring in those with worry and obsessive-compulsive symptoms* [Doctoral dissertation, University of Arizona]. UA Campus Repository. <https://repository.arizona.edu/handle/10150/620615>

Ford, L. (2015). *The use of experiential acceptance in psychotherapy with emerging adults* (Publication No. 3731118) [Doctoral dissertation, Pepperdine University]. ProQuest Dissertations and Theses Global.

Unpublished Dissertation or Thesis

Author last name, Initials. (Year). *Dissertation title* [Unpublished type of dissertation/thesis]. University Name.

Harris, L. (2014). *Instructional leadership perceptions and practices of elementary school leaders* [Unpublished doctoral dissertation]. University of Virginia.

Smith, J. (2020). *Effects of cognitive behavioral therapy on agoraphobic patients* [Unpublished master's thesis]. University of Amsterdam.

CITATION OF WEBSITES

Webpage with an Author

Author's surname, Initial(s) of the given name(s). (Year, month, day). *Title*. (if known) Type of document (if relevant). URL

Slat, B. (2019, April 10). *Whales likely impacted by Great Pacific garbage patch*. The Ocean Cleanup. <https://www.theoceancleanup.com/updates/whales-likely-impacted-by-great-pacific-garbage-patch/>

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University of Amsterdam. (n.d.). *About the UvA*. Retrieved October 19, 2020, from <https://www.uva.nl/en/about-the-uva/about-the-university/about-the-university.html>

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Oil painting. (2019, December 8). In *Wikipedia*. https://en.wikipedia.org/w/index.php?title=Oil_painting&oldid=929802398

Social Media References

Last name, Initials. (Year, Month Day). *First 20 words of post* [Description of multimedia aspects] [Type of post]. Site Name. URL

American Psychological Association. (2020, October, 14). *When adjusted for inflation, the largest median salary increase between 2014 and 2018 was for psychology doctorate recipients who expected* [Link with thumbnail attached] [Status update]. Facebook.
<https://www.facebook.com/AmericanPsychologicalAssociation/posts/10158794205682579>