Title of the Article

First Author, title

Affiliation, postal address

e-mail: first.author@email

ORCiD:

Second Author, title

Affiliation, postal address

e-mail: second.author@email

ORCiD:

Third Author, title

Affiliation, postal address

e-mail: third.author@email

ORCiD:

JEL:

Abstract

Short abstract - not longer than 150 words.

Keywords: up to six keywords

Disclosure statement

All authors should disclose any financial or other substantive conflict of interest that might be construed as influencing the results or interpretation of their manuscript or state that they do not have any conflict of interest.

Funding

All sources of financial support for the article should be disclosed.

1 SECTION

1.1 ORCID ID

Before we can accept a manuscript, we require ORCID information for every author on the paper. It's free and only takes a minute, so if you do not have one register at https://orcid.org/

1.2 TEXT

We prefer to receive manuscripts in Microsoft Word .docx or .doc format, written in Times New Roman, font size 12, line spacing 1.5. Only equations should be written in Times New Roman, font size 10.

Normally, articles (including footnotes and references) should be no longer than 12,000 words.

Abbreviations are permissible. When mentioned for the first time, the full term should be used, adding the abbreviation in parentheses; e.g. European Union (EU). Million can be abbreviated to mn and billion to bn.

Decimal numbers: in the body of the article, tables and graphs there should be as few decimals as possible.

Please use British -ise spelling style consistently throughout your manuscript.

2 SECTION

2.1 EQUATIONS AND NOTES

Equations, notes, tables and graphs should be numbered in order, in Arabic numerals. Use Word's 'Insert equation' and 'Insert symbol' functions to insert symbols or special characters. Do not use images.

Ordinal numbers of *equations* should be noted in parentheses, by the right margin (see example).

$$x+y=y+x \tag{1}$$

Endnotes are not permitted, and *footnotes* should be avoided whenever possible. If the facts are important, they should be mentioned in the text of the article.

2.2 TABLES AND GRAPHS

Tables and graphs are a part of the article, and not a separate document. If they are placed at the end of the article, this should be done before the list of references while their exact position should be indicated in the text of the article. When an explanation of a certain table and/or graph from the article is given, the number of the table and/or graph must be indicated, e.g. In table 1 it is notable that... (avoid using "above", "below", etc.).

Tables should be as simple as possible; their titles must be given (above the table) as well as their source (below the table). Notes (footnotes) in tables are marked by letters in italics (*a*, *b*, *c*...) and are placed below the table. Tables must be formatted as text, not as pictures.

Numbers are aligned right; thousands are separated by point and/or comma (e.g. Croatian 1.000.000,00; English 1,000,000.00). Numbers should be shortened wherever possible (e.g. million (mn) or billion (bn); see example in table 1).

Please supply any tables in an editable format (such as Microsoft Word), not as an image file.

Table 1 Title of the table (in billion euro)

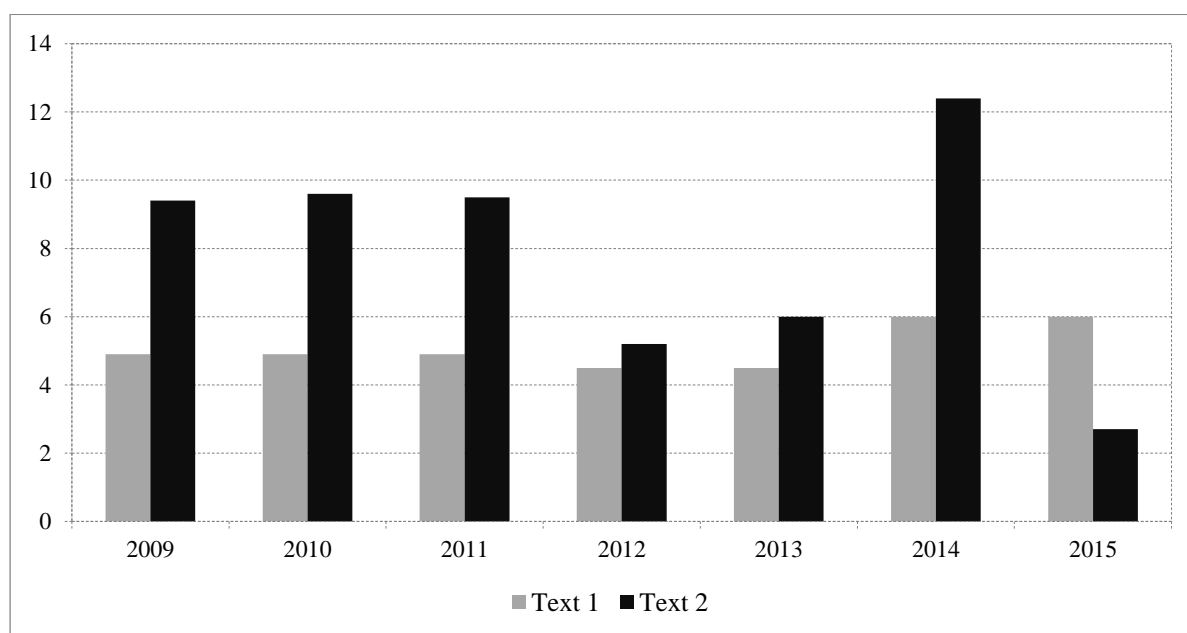|	Text[a]		Text		Text		Text	
	2015	**2016**	**2015**	**2016**	**2015**	**2016**	**2015**	**2016**
Text	1,010	1,102	37	38	10	10	1,057	1,150
Text	58	32	23	18	179	133	260	182
Total	1,069	1,134	60	56	188	143	1,317	1,333

a Explanation.
Source: Text (2015, 2016).

Graphs should be only black and white (not in colour), they must be easily read, in a size that will fit the area of the page and they should be marked in such a way as to be readable even if reduced. At the request of the publisher, the author will send graphs in an Excel document or other editable document. Common file types are .eps and .ai.

Graphs should have titles above them. The legends should be legible and clear. The sources and explanations are listed below and not in the graph itself. Numbers should be shortened whenever possible (e.g. million (mn) or billion (bn) kuna; see example in graph 1).

Graph 1 Title of the graph (in million euro)

Source: Text (2016).

REFERENCES

The author-date system of citation for references should be used in the text, followed by page number if a direct quotation is given, e.g. (Jackson, 1979:181). The alphabetized reference list should be titled "References" with entries in the following format (please note that initials should be used for the authors' names).

The references should be cited according to the Harvard Style of Referencing.