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**JEL Classification**: M41, C83, L20

# Introduction (use style Heading 1, or Alt + Ctrl + 1)

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The main text should include previous research on the subject (if it is not included in the Introduction), methodology and/or theoretical framework, results of the research, and discussion with interpretation of results obtained. Use *Italic* (not boldface typing or capital letters)for emphasizing a word or a phrase. More requirements for a manuscript are provided in Table 1 (use style Paragraph body, or Alt + Ctrl + Z).

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All the numerals, including index numbers, are presented in Regular type, variables in *Italic*. Matrices are written in square brackets [ ] or bold, and vectors in figurative brackets { }. Equations should be formatted in Times New Roman 10 pt. Punctuate equations with com­mas or periods when they are a part of a sentence, as in:

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Please confine equations to one column width – 8 cm. If the equation is longer, it should be split at appropriate algebraic symbols. The parts of the longer equations must be horizontally left aligned in the equation editor.

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* The resolution of pictures should be no less than 300 dpi (dots per inch). If the size of the final file is too large (more than 10 MB), then the manuscript should contain the figures with minimised resolution, and the original figures must be provided in separate files.
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Please use the APA (surname and year) short reference system for citations in the text with a detailed alphabetical list at the end of the paper. For the work by two authors both should be mentioned every time. The word “and” between the authors’ names within the text and the ampersand in parentheses should be used, e.g. Brown and Caste (2004)… or (Brown & Caste, 2004). The first author’s surname followed by et al. should be used if the item have three or more authors (Singh et al., 2012). Write out the full name of the organizations or groups that serve as authors the first time they appear in the text, e.g. (Vilnius Gediminas Technical University [VGTU], 2018). For subsequent citations, the name of the group or organization may be abbreviated (VGTU, 2018). In case the list of references includes persons bearing the same surnames, the first letter of the author’s name should be indicated, e.g. (V. Paulauskas & D. Paulauskas, 2013). Sources of the same authors and the same year should be mentioned in the following way (Liu, 2013a, 2013b). In case no author is indicated, the title of the source in the signal phrase, and the first word or two of the title in the parentheses should be used (*Oxford Dictionary of English*, 2010). If there is no date in the source, the abbreviation “n.d.” (for “no date”) should be used. Two or more works by different authors who are cited within the same parentheses should be listed in alphabetical order by the first author’s surname and putting semicolons between them. Please use the transliterated (not translated) version of the names and sources in Cyrillic according to the USA Library of the Congress Romanization rules <https://www.loc.gov/catdir/cpso/roman.html>.

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* For a book (Montgomery, 2012; *Oxford Dictionary of English*, 2010);
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# References (use style Heading 1, or Alt + Ctrl + 1)

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# Appendix may be added if needed.

# Notations (use style Heading 1, or Alt + Ctrl + 1)

In this section, variables, functions, abbreviations, etc. should be listed with explanations. Please note that these explanations should not be repeated in the running text (use style Paragraph body, or Alt + Ctrl + Z).

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