

**Title of the paper for the first ISCCRO conference in Croatia**  
[Font Times New Roman, **Size 14, Bold**]

**Author 1 Name and surname** [Font Times New Roman, **size 12, bold**]

Organisation, Address, Country

E-mail [font Times New Roman, **size 11**]

**Author 2 Name and surname** [Font Times New Roman, **size 12, bold**]

Organisation, Address, Country

E-mail [font Times New Roman, **size 11**]

**Author 3 Name and surname** [Font Times New Roman, **size 12, bold**]

Organisation, Address, Country

E-mail [font Times New Roman, **size 11**]

**Abstract:** [Font Times New Roman, **size 10, bold**]

Abstract text goes here, Abstract text goes here, Abstract text goes here, Abstract text goes here, Abstract text goes here, Abstract text goes here, Abstract text goes here, Abstract text goes here, Abstract text goes here. [font Times New Roman, **size 10**, max. **250 words**]

**Keywords:** keyword1, keyword2, keyword3, **keyword4**. [font Times New Roman, **size 10**, up to **4** keywords in alphabetical ordering]

**JEL code:** Code1, Code2, Code3, **Code4**. [font Times New Roman, **size 10**, up to **4** JEL codes, the codes can be found on the following web page: <https://www.aeaweb.org/econlit/jelCodes.php?view=jel>]