

## GUIDELINES FOR MANUSCRIPT PREPARATION

1. **Abstract.** Include an abstract of 150 words or less on a separate page.
2. **JEL & Key words.** Include a few **key words** about your manuscript and *Journal of Economic Literature (JEL)* classifications that can be found at <http://www.aeaweb.org/jel/guide/jel.php>.
3. **Typing.** Double-spaced, allowing one-inch margins on all sides.
4. **Equations.** Equation within the text should be centered on a separate line and numbered consecutively at the right margin in parentheses.
5. **Tables and Figures.** Each figure/table must be typed on a separate page and placed at the end of the article. Figures/tables should have brief descriptive titles and be numbered consecutively. Indicate the approximate locations of tables/figures in the text with a phrase such as [INSERT TABLE 1 HERE].
6. **Footnotes.** Footnotes should be sequentially numbered using superscript numbers and gathered into a section titled "ENDNOTES" preceding the References.
7. **Reference List.** List references alphabetically by author's last name at the end of the paper. Include only those references cited in the text.

Bicksler, J., and A.H. Chen, 1986, "An Economic Analysis of Interest Rate Swaps," *Journal of Finance*, 41, 645-655.

Charniak, E., and D. McDermott, 1985, *Introduction to Artificial Intelligence*, Addison-Wesley.

8. **Citation Style in Manuscript.** For citation purposes in the manuscript, use the number that appears in brackets on the REFERENCES page. Here is an example of the citation style to be used within the manuscript:  
According to Mayers and Smith (1982), hedging reduces the probability that a firm encounters financial distress. Some of the key financial distress indicators are the firm's financial leverage (Nance et al., 1993; Gezcy et al., 1997).
9. **Professional Presentation.** To minimize editorial changes, check the manuscript for clarity, grammar, spelling, punctuation, and consistency of references.
10. **Accepted Paper.** After the accepted paper is formatted according to journal's guidelines, the author(s) must submit the manuscript electronically to the editor.