

**TITLE OF THE PAPER**  
**(Cambria 14 pt. in bold)**  
**CENTERED**

**First name and surname (Cambria 10 pt. in bold)**

Affiliated University

**Abstract:** Abstract of the paper containing the aim of the research and information about its course and results. It should contain 500-1500 characters with spaces. The reader after reading the abstract should be familiar with the content of the paper. It is in the interest of the author to attract potential reader. The font of the abstract is Times New Roman 9 points, text centered, single spacing. Indentation on the left and right 0.75, intervals before 6 points, after 0 points

**Key words:** usually three to seven words, in alphabetical order, coma separated.

**Introduction (Times New Roman 12 pt. in bold, interval before 24 pt, after 6 pt.)**

In case of several authors from one university, enter them next to each other separated by a comma. In case of several authors from different universities, we use the division of the text into columns in the areas of "first name surname" and "affiliation". The paper is written in the Microsoft Word text editor, A4 format, margins: upper 2.5 cm, bottom 7 cm, left and right 4 cm. Text in Times New Roman font 11 points, single spacing between the lines, text justified, indentation of 0.5 cm. We do not divide words. In the text, we do not use bold distinctions and underlinings. It is allowed to mark foreign words in italics (e.g., *caeteris paribus*). We do not use spaces after the paragraph. We do not number subsequent parts of the text. Footnotes in the system similar to Harvard<sup>1</sup>.

(Name year, page), eg.:

(Nowak 2010, p. 15)

(Nowak 2010a, p. 15)

(Nowak 2010b, p. 20)

(Nowak, Kowalski 2010, p. 15)

(Nowak, Kowalski, Smith 2010, p. 15)

(Nowak i in. 2010, p. 15) when the numer of authors exceeds three

(Nowak 1995, p. 10; Kowalski 2000, p. 10; Iksiński 2005, p. 25) chronologically

**Main bullets (Times New Roman 12 pt. bolded, spacing before 16 pt, after 5 pt.)**

---

<sup>1</sup> Comments at the bottom of the page, font size 9, single spacing. Acknowledgments, indications on the use of funds or inspiration from people not included in the group of authors also in the comments.

If we use bullets, we use them according to the formula:  
 - bullets from hyphens, single spaces, hanging indent 0.63.  
 1. Indentation 0.63 for bullets or numbering.

Formulas in Times New Roman 10 points, spacing exactly 14 pt, centered, variables in italics or using the equation editor Microsoft Equation 3.0: Numbered equations.

$$a + b = \sqrt{\frac{x^2}{c_2}} \quad (1)$$

Every equation should be described.

**Second-order bullets (Times New Roman 11 pt. in bold, space before 12 pt, after 6 pt)**

Tables are placed centered in the text. Table's signature placed in front of it. The font of tables content is Times New Roman 10 points or, if necessary, smaller, not limiting the readability of the table, the paragraph before and after 0 points, single spaces. In case of uneven text or value, we use vertical centering. We avoid bolding, we do not tone the interior. We do not leave empty cells.

**Table 1. Table titles (above the table): Times New Roman 10 pt. in bold, italics, intervals before 6 pt, after the line 6 pt., justified, hanging indent 1,5**

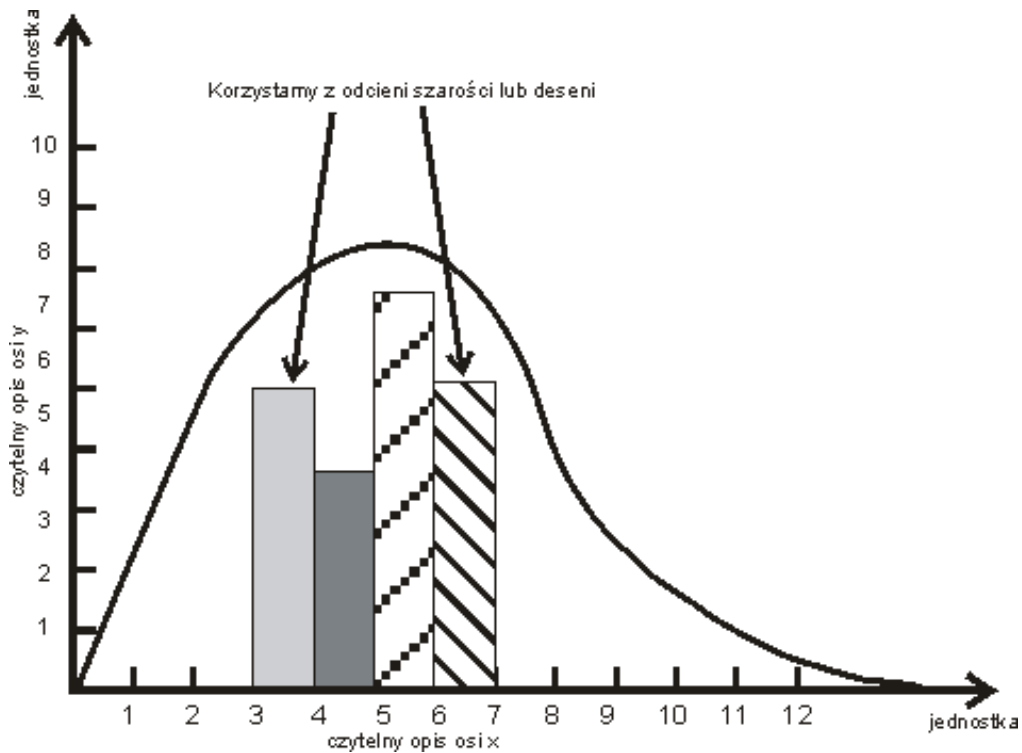
Description	Description		Description
Contents vertically centered horizontally to the left.	Content	-	Content vertically and horizontally centered
content	Possible cells with a lack of data should be filled with the "-" or cut out as showed next to this cell.		

Possible clarifications to the content (9 points) in the string with the source text, finished with shift + enter

Source: (9 pts) intervals before 6 pts, 12 pts, we also use alignment to the left, if it is our own work.

Each drawing and table should be described in the text with an indication, e.g. (*Table 1*).

We sign the drawings below. Drawings should be pasted as a defined bitmap, which will allow to keep its form regardless of the program in which they will be opened by reviewers or proofreaders. Efforts should be made to make the content of the drawing legible, the axes described, the units applied. Drawings are printed in the gray scale, not in color. The author is responsible for correct descriptions and legibility of the drawing due to the colors used, textures or thickness of the line.



**Figure 1.** *Figure titles (below figure): Times New Roman 10 pt. in bold, italics, spacing before and after the line 6 pt., justified, hanging indent 1,75*

Possible clarifications to the content (9 points) in the string with the source text, finished shift + enter  
 Source: (9 pts) intervals before 3 pts, after 16 pts, we also give, if it is our own work, alignment to the left

Each figure should have a given source, be described and signaled in the text, e.g. (Figure 1). Tables and figures should not exceed the format of the magazine column, i.e. 13x20 cm, otherwise they must be divided between 2 pages.

**Summary (Times New Roman 12 pt. in bold, space before 18 pt., after 6 pt.)**

The text should not exceed 8 pages according to the formatting presented. Where possible, texts should contain an even number of pages. Below, in alphabetical order, we enclose literature items which have been indicated in the text or sources.

**Literature (Times New Roman 12 pt. in bold, space before 18 pt., after 6 pt.)**

1. Times New Roman font 9,5 pt.
2. Głowacka M. (2010), *Title of the publication*, Publisher, Place of publication.
3. <http://www.site.which.was.used> (access date: dd.mm.rrrr).
4. Kowalski S.J. (2010), *Title of the chapter in publication*, [in:] Nowak A. (ed.), *Title of a multi-author publication*, pp. from-to, Publisher, Place of publication.
5. Kowalski S.J., Nowak A. (2010), *Title of the publication*, Publisher, Place of publication.
6. Kowalski S.J., Nowak A. (ed.) (2010), *Title of a multi-author publication*, Publisher, Place of publication.
7. Nowak A. (2010), *Title of the paper in the journal*, „Title of the Journal”, number, volume, pp. from-to.
8. Nowak A. (2010), *Title of the paper in electronic access*,  
<http://www.site.from.which.it.was.read/downloaded> (access: dd.mm.rrrr).
9. The Act of 29 August 1997 *Banking Law* (Journal of Laws 1997 no 140 item 939).
10. Wolski T. (2010), *Title of the publication*, Publisher, Place of publication.