

Vladimir S. Nazarov,  
Editor in Chief “Financial Journal”  
scientific and practical periodical,  
ISSN 2075-1990

## **JOURNAL SUBMISSION COVER LETTER**

I am (/we are) writing to submit the following scientific article:

.....  
(article\_title)  
.....  
.....

to be considered for publication in the Financial Journal scientific and practical periodical, ISSN 2075-1990.

Author(s):

.....  
.....

The author(s) guarantee that the submitted article does not violate anyone’s copyright and contains due references to the cited authors and publications provided for by the current copyright law as well as to results and facts used in the article that have been obtained by other individuals or organizations. The author(s) bear(s) full responsibility for the article’s scientific content, and confirm(s) that the submitted material is original. They hereby consent to the literary and technical editing of the article, and confirm that it has not been previously published elsewhere and that it has not been and will not be submitted to any other publications without notice to the editorial office of the *Financial Journal*. The author(s) transfer(s) non-exclusive rights to reproduce the article and to use the article in whole or in part in combination with any text, tables, photographs and figures, including posting the full-text version on the Internet, to the Founder of the Journal, Financial Research Institute (3, bldg. 2, Nastasyinsky Lane, Moscow 125375, Russia), for an indefinite period. For the purpose of publication of the submitted article in the *Financial Journal*, the author(s) consent(s) to the processing of their personal data, namely: surname, name, academic degree, academic title, position, place of work and/or study, and contact information at the place of work and/or study.

Correspond with .....  
(one of the authors' first and last names)

Postal address of the place of work or study (including postal code): .....  
.....  
.....

Phone:

E-mail:

Author(s):

.....  
(personal\_signature(s)\_and\_name(s))  
.....  
.....  
.....

....., 2025  
(month, day)