STEP-BY-STEP SUBMISSION INSTRUCTIONS TO SUBMIT OR REVISE SUBMISSIONS TO SSRN'S ELIBRARY

1. Information Required for Submission:
   - To upload the full-text paper, you must submit it as a PDF file. All languages accepted. (See 4. How can I submit a non-English paper?).
   - Title (See instructions below for submitting Non-English language papers).
   - Names of all authors along with their email addresses.
   - Date paper was written.
   - If your paper is part of an institutional working paper series, you will need the name of the working paper series and the working paper number.
   - If the paper has already been published or accepted for publication, you will need the publication information for the "Reference" section of the submission form.
   - Abstract of the paper.
   - Permission from copyright holder (if not yourself) to post on SSRN.

2. CAUTION: As you fill out the submission form click "save" on each section to ensure that no work is lost. You can come back and finish this form later as long as you have clicked "save" on each section you have made changes in, or by clicking "save and close all" and then closing the browser window. You can return to finish the submission or revision by going to your My Papers page accessible from your SSRN HQ page. The paper will be listed in your "In Process Papers" section of your My Papers Page and its status in the Status column will be "Not Submitted". To continue the in process submission or revision click on the Edit button in the Edit Column for this submission.

3. Submission Steps
   - Sign into your SSRN account at SSRN's User HeadQuarters: https://hq.ssrn.com. If you do not have an account, you will have an opportunity to register and create a free account on this sign in page.
   - After you sign in, you will be at your SSRN User Headquarters welcome page. Click the "My Papers" link in the menu to the left.
   - To enter a new submission, click the "Start New Submission" button centered near the top of the page.

NOTE for making a revision on SSRN: If you know the paper has already been submitted to SSRN, you should do a revision rather than a new submission. To revise a prior submission, find the paper in the list of papers on your "My Papers" page, and click the "Revise" button located in the first column.

NOTE for working paper coordinators: Please ask your author to begin a submission, and have them add you as "Assistant" in the Author section. This will allow you to make future changes or additions.

NOTE for research paper series coordinators: If you are intending to revise a previously submitted paper, by one of your authors ask your SSRN contact for access to that submission.

- Upon starting the submission, you will be shown a message that SSRN does not take copyright on your paper, that you will be giving SSRN a non-exclusive right to distribute your paper and that you retain the right to remove your paper from SSRN at any time. Click "Continue" and begin entering information on your submission.
- What you see is basically an editable version of the SSRN public abstract page for a paper (with some additional submission management items). The basic procedure is the same throughout each section of the submission process on this page. If you move your cursor up and down through the form, you will see each editable section will be highlighted in bright yellow. Click on any yellow section to expand the section to an editable field. You can expand all the sections at once by clicking on the "Expand All Sections for Editing" link located in the top left under the Abstract tab. After entering or modifying the information in each section click "save" in the upper right-hand corner of that section. Or you can click on the "Save and Close All" option at the top left under the abstract tab if you wish to save and
close all the open sections. If you make a mistake, you can always return to a section to correct it by clicking on any yellow section again to edit it.

- Any time you see a question mark icon, hover your cursor over it for additional information.
- At any time, you can refer to the status box (the vertical rectangle) on the right to determine if any required steps are still incomplete.

NOTE: As we said above you can return to finish a submission or revision at a later time. However, before leaving the submission form, click "save" on each section to ensure that no work is lost. To reopen a submission, go to your My Papers page. The submission will be listed in your "In Process Papers" section, and its status will be "Not Submitted". Click on the "Edit button in the Edit column, finish your submission, and click the "Submit to SSRN" button once complete.

4. Below are more detailed instructions for the individual sections, from top to bottom:

- "Upload full text PDF document" (at the top of the submission page) - This is optional, but strongly encouraged. If you choose to upload a full-text paper, it must be a PDF file. Click the yellow section once to expand it, then click on the "Choose File" button to browse your hard drive to find the full-text PDF file on your computer. When located, double click on the full-text PDF file name and the SSRN system will begin uploading it immediately. (You can use these same steps to replace a full-text PDF that has already been uploaded.)

To download the full-text paper and verify that it is the correct file, click on the "PDF" icon while this section is expanded.

The checkbox "Add Paper URL to PDF" will be automatically checked. Once your submission has been processed this will add the following line to the bottom of the first two pages of your submitted PDF:
"Electronic copy available at: http://ssrn.com/abstract=XXXX" (where XXXX is the abstract ID for your submission).
This link allows readers to easily find your document online at SSRN. If you do not wish this URL to be added to your PDF file, uncheck the box.

To remove the PDF file from your SSRN submission (at any time), click the red minus sign (-) next to the PDF file name in the "Upload full text PDF document" section of the submission form.

NOTE for RPS working paper coordinators: If you are making a submission to a research paper series, please be sure you have included your cover page as the first page of the PDF file prior to uploading.

- "Availability" - By default, a new submission is "Publicly Available", which means it is searchable in the SSRN database and eligible for distribution in our eJournals.

You can set a submission to "Privately Available" by clicking the radio button labeled "Privately Available (distributable by me)".

Privately available papers will not appear in the SSRN search engine, and will not distribute in eJournals.

Making a submission Privately Available is a useful way to distribute drafts of a scholarly paper to a select audience by sending them the URL of the SSRN abstract page. You can make the paper Publicly Available at a later time if you so choose.

Non-scholarly papers such as Op Ed or opinion papers must be made "Privately Available". If you wish them to be publicly available in the "Other Papers" section of your author page you accomplish this by checking the "Include on Author Page" box for this paper on your "My Papers" page. Although checking this box will make this paper visible and publicly downloadable on your author page (in the "Other Papers" section) and will make it searchable by 3rd party search engines like Google
and Bing, it will not be available to the SSRN scholarly search engine. Since SSRN has a very high Google page rank, this is a good way to distribute non-scholarly papers to the public.

You can make a scholarly Privately Available paper Publicly Available at any time by clicking the "Make Public" button for that paper on your "My Papers" page.

- **Title** - Click to expand. Enter the paper title, and click "save". Title case is required. The SSRN system will automatically implement title case in the title when you save it.

- **Authors** - Click to expand. Enter the first author's last name in the search field. Include the first name to reduce the results. Highlight and click the author's name in the search results. If the author is not found, click the "Enter New Author" button and follow the prompts to enter the author's information. You will need the author's e-mail address to enter the author into the database. The e-mail address acts as the unique identifier in the SSRN system for that person. If you do not have available all the necessary information for your co-author please let him or her know that they should update or complete their personal information in the SSRN system.

You can move an author up or down in the author order by clicking the arrows to the left of any name.

One author must be declared to be the Primary Contact. That author must have a valid email address in the SSRN system.

**NOTE to submitter who is not an author:** By default, the submitter is treated as an Author and as the Primary Contact. If you an assistant submitting on behalf of the author, you must add the author to the paper and then change yourself to "Assistant" (by clicking the "Assistant" radio button). This will ensure your continued access to the submission, and ensures that you will not appear as an author of the paper on the public abstract page. Click "save" when complete.

- **Paper Date** - Click to expand. Enter the date the paper was written or the date last revised, and click "save". If no date is entered, the default is the date of submission.

  a. **Submitting a Paper that is not included in a Paper Series, Journal or Book?**
     Leave the answers to both questions that appear in this section unchanged and click "save".
  b. **Submitting a Paper that is included in a Working Paper Series**
     Leave the answer to the question: "Is this a working paper or an accepted paper?" to the default selection, WPS. If your paper has been selected to appear in a working paper series, select "Yes" in response to the second question: "Has this paper appeared, or been selected to appear, in a Paper Series, Journal or Book?". A search field will then appear. Enter the name of your working paper series (or portion of it) into the search field.
     1. If your series is found select your series from the search results. The page will refresh and you will then have an editable field to enter the working paper number. Enter the paper number.
     2. If your series is not found, click "Enter New Reference" and manually enter the name of the working paper series. You may repeat the above process as many times as needed to enter all the working paper series applicable to this submission. When finished, click "save."
  c. **Submitting a Paper that appears or will appear in one or more Journals/Books**
     To enter an "Accepted Paper Series" reference, click on the "APS" radio button following the question "Is this a working paper or an accepted paper?". In the search field that appears, enter the name of the journal/book (or portion of it). When the results appear, select your journal/book from the search results list. The page will refresh and you will then have one or more editable boxes to provide additional information. If the journal/book does not appear in the results, click "Enter New Reference", and a box will appear for you to enter the reference manually. Manually entered references should not include DOIs or external URLs.
"Abstract" - Click to expand. Type or copy and paste the abstract into the Abstract Body field. Copying and pasting is recommended to avoid errors. Enter a blank line between each paragraph. This abstract field is reserved for a description of the content of the paper, and should not include external URLs or disclaimers. It is advisable to keep your abstract less than 300 words. Entering keywords and JEL (Journal of Economic Literature) codes (if applicable) are recommended, but optional. They assist users in finding your submission in our public search engine and our classifiers in selecting eJournals for the distribution of your submission. If you do not have keywords or JEL codes, simply leave these fields blank.

NOTE for non-English language papers: An English version of the abstract must be included if you wish your paper to be publicly available. (See 4. How can I submit a non-English paper?)

"eJournal Classifications" - SSRN eJournals are e-mail abstracting journals that contain title, author and abstract of each submission in a subject matter area. Click "eJournal Classifications" to expand this section. You can select up to 12 subject matter eJournals for distribution of the abstract of your paper, or you can elect to have SSRN classify your submission for the relevant subject/topic areas by clicking the radio button "Have SSRN select eJournal classifications for this paper". All of your classifications will be reviewed by SSRN classifiers as well as by the editors of each selected eJournal. If you know the name of the SSRN eJournal you wish to classify into, type it into the Search field and select it from the drop-down box. To browse the available eJournal choices, you can expand the list under "Browse SSRN eLibrary" by clicking the plus sign (+) next to the appropriate network. To select a classification, click the checkbox next to the relevant eJournal, topic or sub-topic. Move your cursor over the classification names to see a more detailed description. As you select classifications, they will appear in a list at the top of this section. You can remove any classification by clicking the red minus (-) sign to the right of any classification.

"Status Box" - Review the Status box to the right of the submission form to confirm all sections are Complete. All sections must be labeled "Complete" in order to submit.

a. "Make Immediately Available" - In most cases you will have the option to click the checkbox next to "Make Immediately Available". If you click this checkbox, your submission will be made immediately available to the SSRN eLibrary and to the SSRN scholarly search engine after you submit it. It will show up in the SSRN eLibrary on a watermarked page that will say "UNDER REVIEW BY SSRN". That watermark will disappear when SSRN staff has approved the paper. See below for more on SSRN's review.

b. "Submit to SSRN" - After you have verified that all sections are complete, you can then click the "Submit to SSRN" button.

IMPORTANT: A notice will pop up asking you to certify that you authorize SSRN to post and distribute the submission. By checking the box and clicking "Submit to SSRN", you do not convey copyright to SSRN, but you do agree to the following conditions:

"I certify that the information submitted is correct and convey to SSRN the non-exclusive, revocable right to post and electronically distribute the abstract (and full text paper, if submitted to SSRN). Generally, an author can convey this right, unless he or she has given exclusive electronic rights to a publisher. If you have questions about copyright for a published article, please contact the publisher or contact SSRN."

What Happens Next:

SSRN Review - Your submission has now been submitted to SSRN for review. SSRN is committed to review all submitted papers for public release on the SSRN
site within 24-48 hours, but on occasion it may take longer. You and your co-authors will receive an email confirmation when processing has been completed.

Additional Information:

- **You can return** to your "My Papers" page and you will see the submission listed in the section labeled "In Process Papers". Its status in the Status column will be "Submitted" or "Approved-Author" (the status shown when "Make Immediately Available" has been selected).

- **You will be able to edit** your submission by clicking the "Edit" button in the left hand column of the "In Process Papers" section of your My Papers page. This puts the paper back into "Not Submitted" status. Make the desired changes using the same procedures outlined above, and be sure to click "Submit to SSRN" when you are done to resubmit the paper to SSRN for processing.

- **Once the SSRN review process begins**, your "Edit" button will disappear and your paper status will then be "In Review". After SSRN has reviewed and "Approved" the submission, the status will change to "Approved" and the submission will be moved into your Publicly Available Papers section of your "My Papers" page and it will appear on your SSRN public Author Page in the Scholarly Papers section.

- **If you requested your paper to be Privately Available** it will appear in the Privately Available Papers section of your My Papers page and it will not appear on your public Author Page. If you wish a Privately Available non-scholarly paper to appear on your Author Page in your "Other Papers" section click the box in the "Include on Author Page" column on the right hand side of Your My Papers page. If you wish a Privately Available scholarly paper to appear in your Scholarly Papers section of your Author Page click on the button "Make Public" on the right hand side of your My Papers page.

- **Once the paper review process is complete**, the eJournal classifications of your submission will be available for review by our classifiers. You will notice that the "Status" column for your paper on your "My Papers" page contains a link that will give you information on the status and/or distribution schedule for each classification selected for this paper.

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- **If you have any problems or questions**, please feel free to contact our office, and our Customer Support Team will gladly walk you through the submission process. We can be reached by email: Support@SSRN.com or by phone: 877-SSRNRhelp (877-777-6435) in the United States, or +1 585-442-8170 outside of the United States. We are open Monday through Friday between the hours of 8:30 AM and 6:00 PM, United States Eastern time.