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Name: Elona Shehu
Institution: European University of Tirana
City: Tirana
Country: Albania
Phone: +355693318680
Academic Email: elona.shehu@uet.edu.al

I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: "Financial Literacy and Knowledge on EU Financial Infrastructure and Institutions in the Western Balkans" with Authors: Dr. Elona Shehu, Prof. Assoc. Dr. Teuta Xhindi, Prof. Dr. Elvin Meka

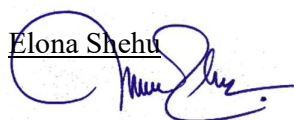
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