

**The Excessive Consumption of Indifference Curves in Germany:  
Utility Theory Reconsidered**

A term-paper submitted in partial satisfaction of the  
requirements for the degree of  
**Bachelor of Science**  
in  
**Economic Sciences**  
in the  
School of Business Administration and Economics  
of the  
University of Osnabrück

Course: Topics in Behavioural Economics

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Matriculation Nr.: 123456

Date: 17.03.2016

## I. Structural Guidelines

- 1) Title Page
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### Statutory Declaration

“I affirm that this term-paper was written by myself without any unauthorised third-party support. All used references and resources are clearly indicated. All quotes and citations are properly referenced. This paper was never presented in the past in the same or similar form to any examination board. I agree that my paper may be subject to electronic plagiarism check. For this purpose, an anonymous copy may be distributed and uploaded to servers within and outside the University of Osnabrück.”

Osnabrück, (Date of submission)

(Name, Signature)

## II. Formal Guidelines

We strongly encourage our students to write their thesis using LaTeX. Within LaTeX the [KOMAScript](#) *scrartcl-class* is to be used. Despite the adjustments for the titlepage, the paper size and the margins, the default settings of the *scrartcl-class* can be used. For convenience a titlepage including some basic settings as a .tex-file is provided for download.

For those students using other word processors, the following rules apply:

|                      |                |             |
|----------------------|----------------|-------------|
| Paper Size:          | DIN A4         |             |
| Margins:             | 2,5 cm top     | 2 cm bottom |
|                      | 4 cm left      | 3 cm right  |
| Font Heading:        | Arial, bold    |             |
| Font Size Heading:   | 14 pt.         |             |
| Font Sub-Heading:    | Arial, bold    |             |
| Font Size Sub-Hdg:   | 12 pt.         |             |
| Spacing before Hdg.: | 2 Lines        |             |
| Spacing after Hdg.:  | 1 Line         |             |
| Font Text:           | Times, regular |             |
| Font Size Text:      | 12 pt.         |             |

Font Size Footnotes: 8 pt.

Line Spacing: 1,5

Formatting: Justification

Page numbering: Arabic numerals centred on the bottom of each page, starting with 1 on the first page of the main body of the text.

### III. Citation Guidelines

In LaTeX, use the natbib package and add the page number as additional argument to the used citation command.

Style Orientation: Harvard

#### In-Text-Citation

One Author: Lemons might drive good cars out of the market (Akerlof, 1970, p. 490).;  
Akerlof (1970, p. 490) argues that...  
“It has been seen that the good cars may be driven out of the market by the lemons” (Akerlof, 1970, p. 490)

Two Authors: (Kahneman and Tversky, 1979, p. 265);  
Kahneman and Tversky (1979, p. 265);  
(Kahneman and Tversky, 1979, p. 265)

Three Authors: (Harrison et al., 2010, p. 83);  
(and more) Harrison et al. (2010, p. 83);  
(Harrison et al., 2010, p. 83)

When there is more than one article or else from one author within one year, they are distinguished by adding an a, b, c, etc. to the publication date. For example:

Lemons might drive good cars out of the market (Akerlof, 1970a, p. 490).

#### Bibliography

In LaTeX, use the apalike style.

##### Scientific Journals

One Author: **AKERLOF, G. A.** (1970) ‘The Market for "Lemons": Quality Uncertainty and the Market Mechanism’. *The Quarterly Journal of Economics*. 84(3). p. 488-500.

Two Authors: **KAHNEMAN, D.** and **TVERSKY, A.** (1979) ‘Prospect Theory: An Analysis of Decision under Risk’. *Econometrica*. 47(2). p. 263-292.

- Three Authors: **HARRISON, G. W., HUMPHREY, S. J. and VERSCHOOR, A.**  
(2010) 'Choice (and more) Under Uncertainty: Evidence from Ethiopia, India and Uganda'. The Economic Journal. 120(543). p. 80-104.
- Books  
Author: **AXELROD, R.** (1984) 'The Evolution of Cooperation'. 2nd Ed. New York: Basic Books.
- Editor/s: **CAMERER, C. F., LOEWENSTEIN, G. and RABIN, M.** (eds.)  
(2004) Advances in Behavioral Economics. Princeton: Princeton University Press.
- Chapter in Book: **CAMERER, C. F.** (1995) 'Individual Decision Making'. In J. H. KAGEL and A. E. ROTH (eds.). The Handbook of Experimental Economics. p. 587-704. Princeton: Princeton University Press.
- Newspaper: **HILTS, P. J.** (1999) 'In forecasting their emotions, most people flunk out', The New York Times. 16. February. p. 12.
- Website: **BBC NEWS.** (2008) Factory gloom worst since 1980. [Online] Available from: <http://news.bbc.co.uk/1/hi/business/something>. [Accessed: 19<sup>th</sup> June 2012].

When there is more than one article or else from one author within one year, they are distinguished by adding an a, b, c, etc. to the publication date. For example:

**AKERLOF, G. A.** (1970a) 'The Market for "Lemons": Quality Uncertainty and the Market Mechanism'. The Quarterly Journal of Economics. 84(3). p. 488-500.

#### **IV. General Remarks**

- Language: English
- Figures, Tables, etc.: Figures, Tables and other equivalent material that is taken from a source has to be created – if no proper reasons stand against it – by yourself and cited with the prefix "Based on:"
- Number of Copies: 1 – Handed in at Department of Microeconomics
- Digital Copies: 1 – attached on a USB-Stick, sticked to the back of one of the paper copies or sent via e-mail to your respective supervisor.
- Binding: No specification