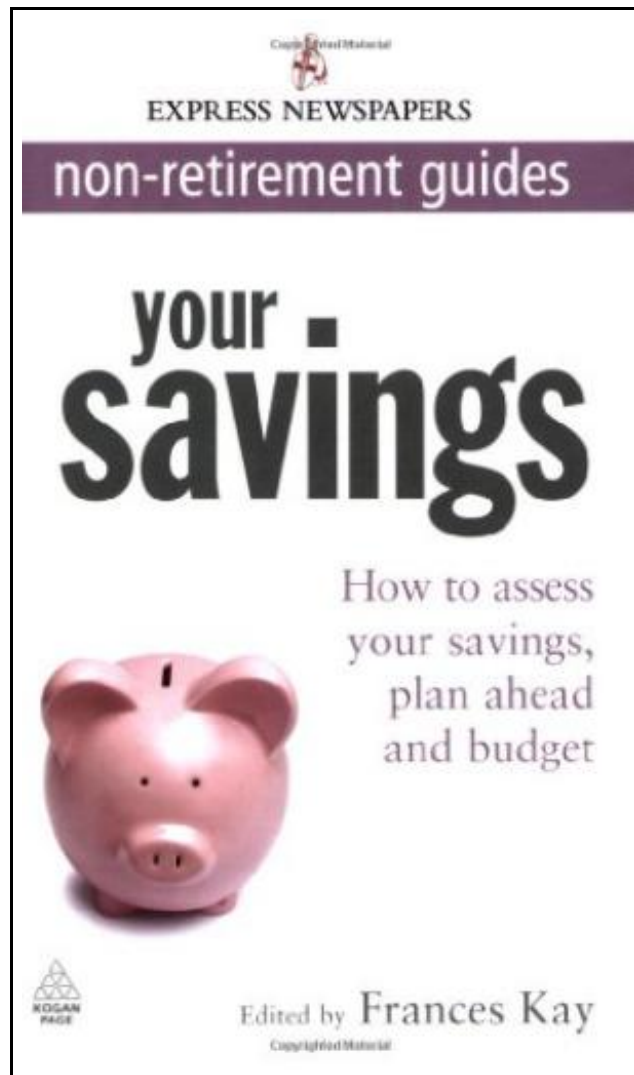


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YOUR SAVINGS: HOW TO ASSESS YOUR SAVINGS, PLAN AHEAD AND BUDGET



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