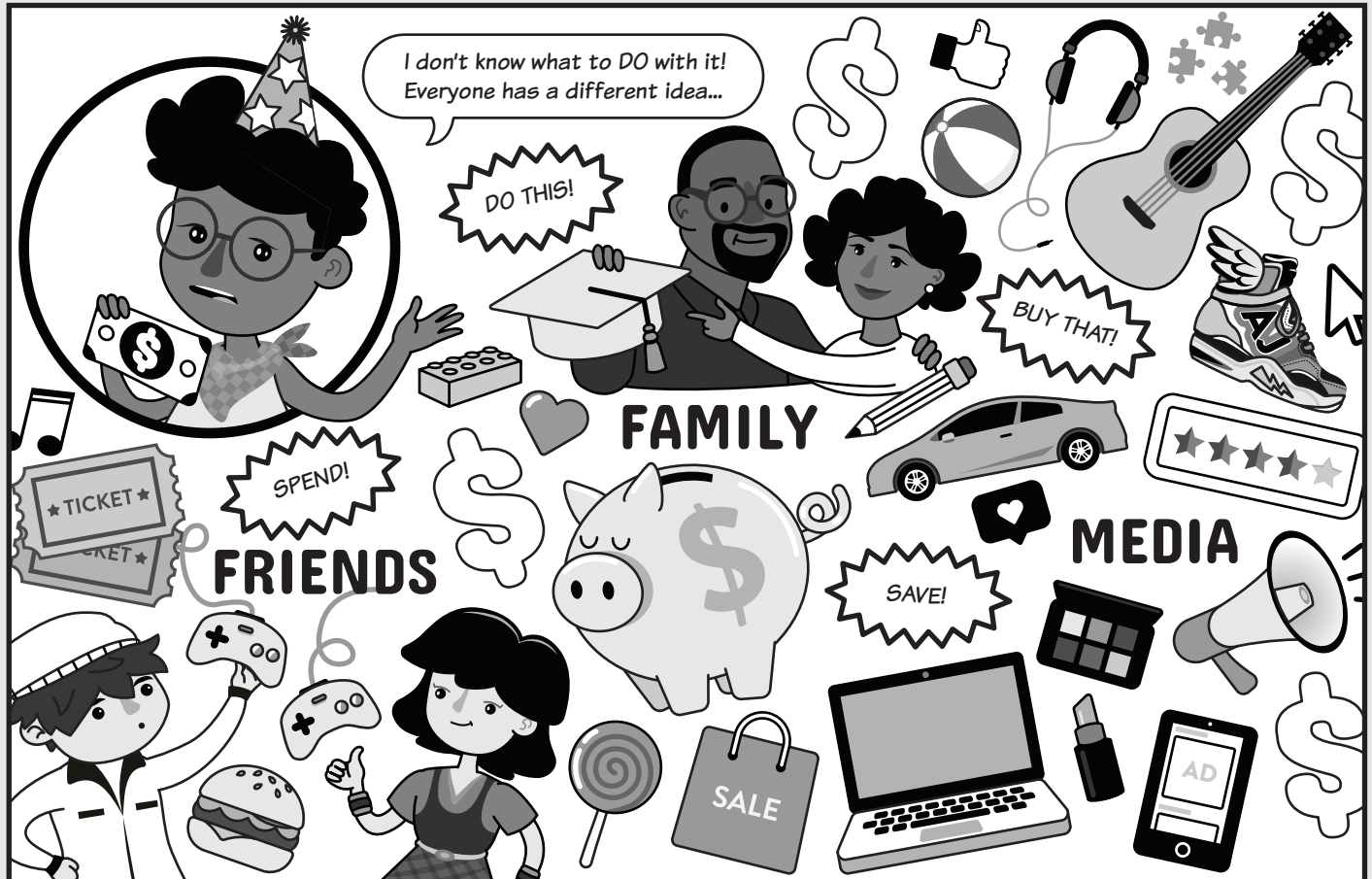
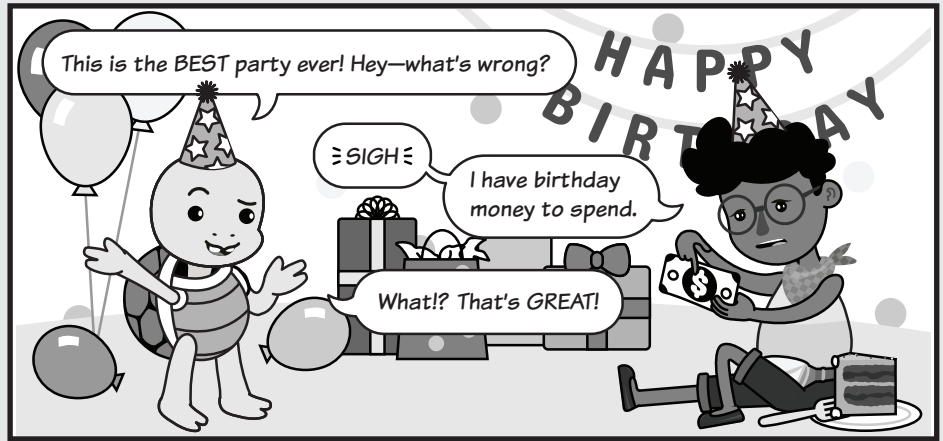


SPENDING PEER PRESSURE



YOUR SPENDING CHOICES CAN BE INFLUENCED BY OTHERS

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