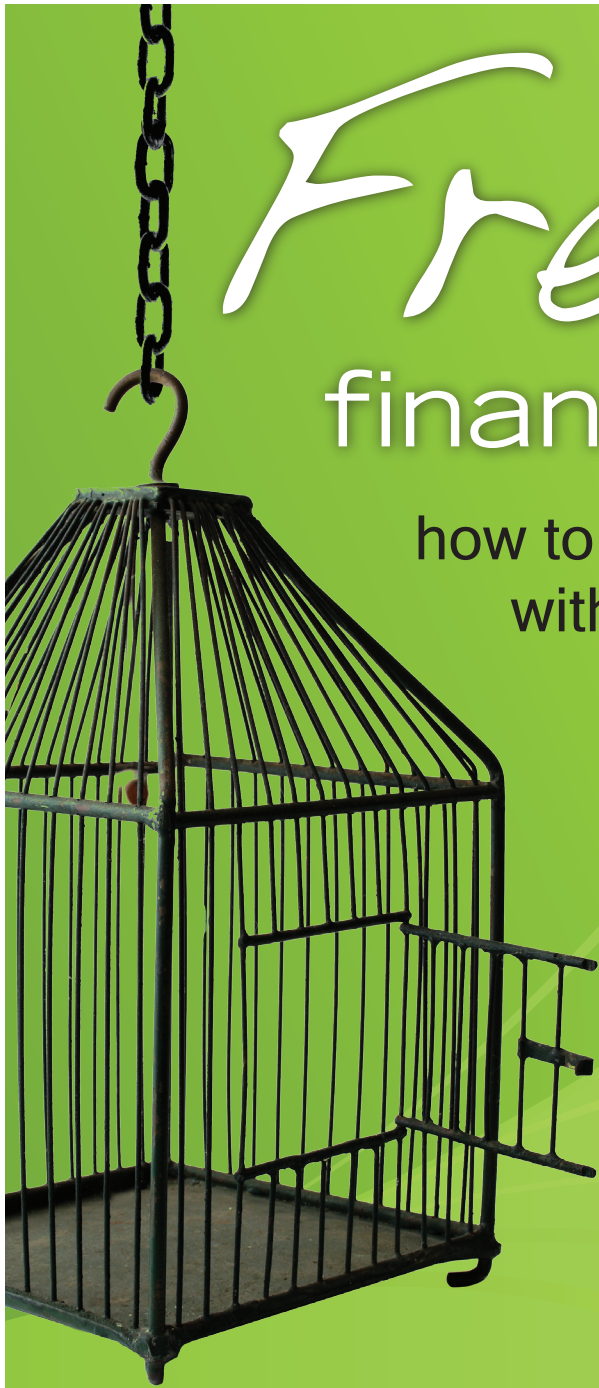


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- Develop a personalized spending plan
- Identify action steps to reduce your expenses
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