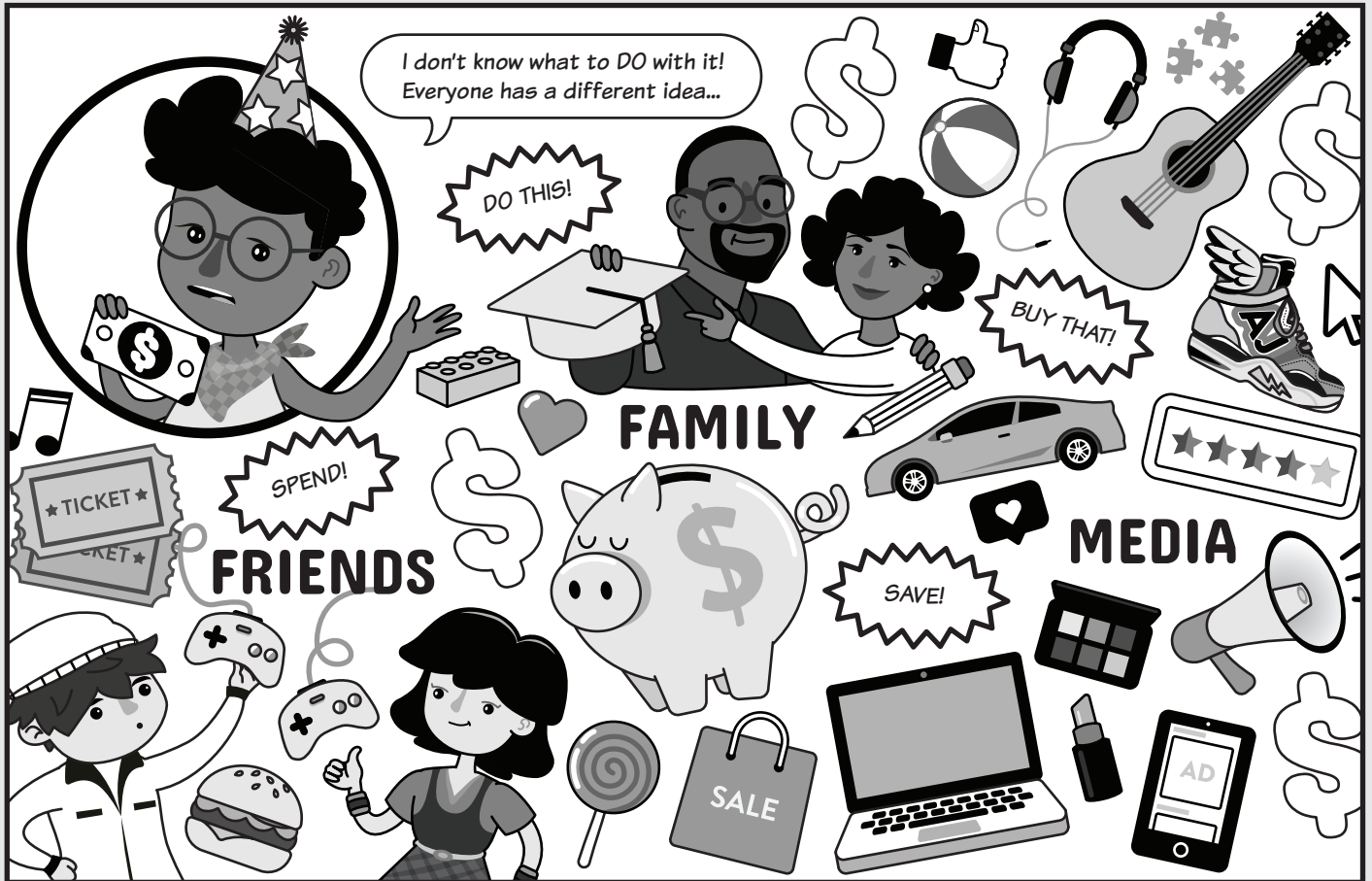
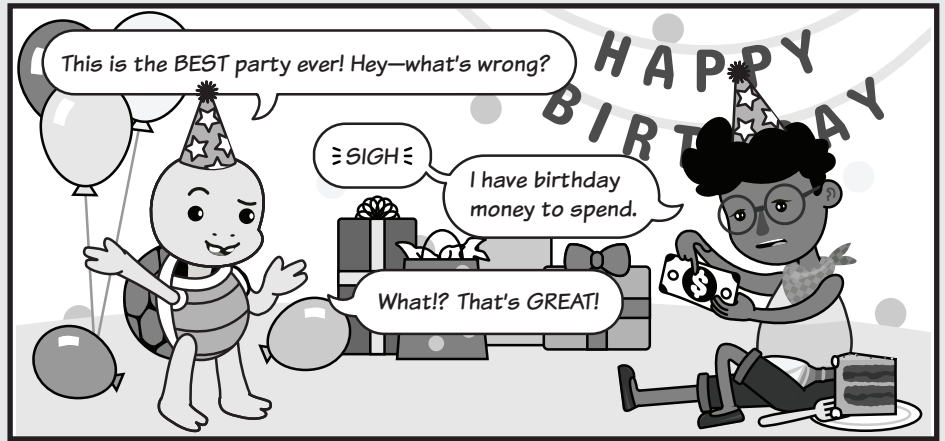


SPENDING PEER PRESSURE



**YOUR SPENDING
CHOICES CAN BE
INFLUENCED BY
OTHERS**

BROUGHT TO YOU BY

