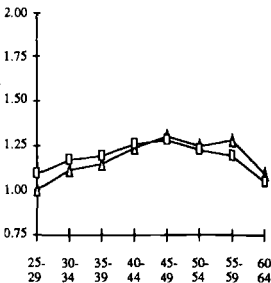
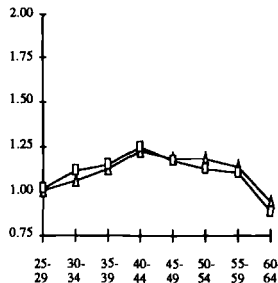


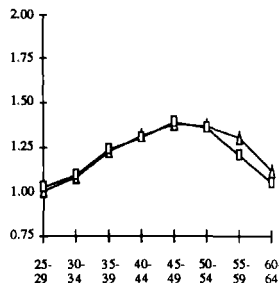
Some Grade School



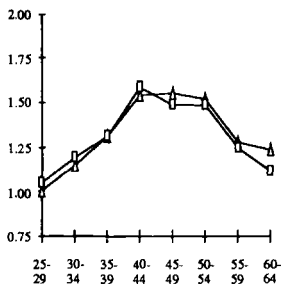
Some High School



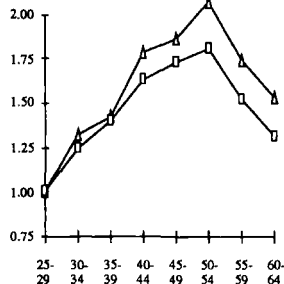
Finished High School



Some College



Finished College



—△— Disposable Income    —□— Consumption