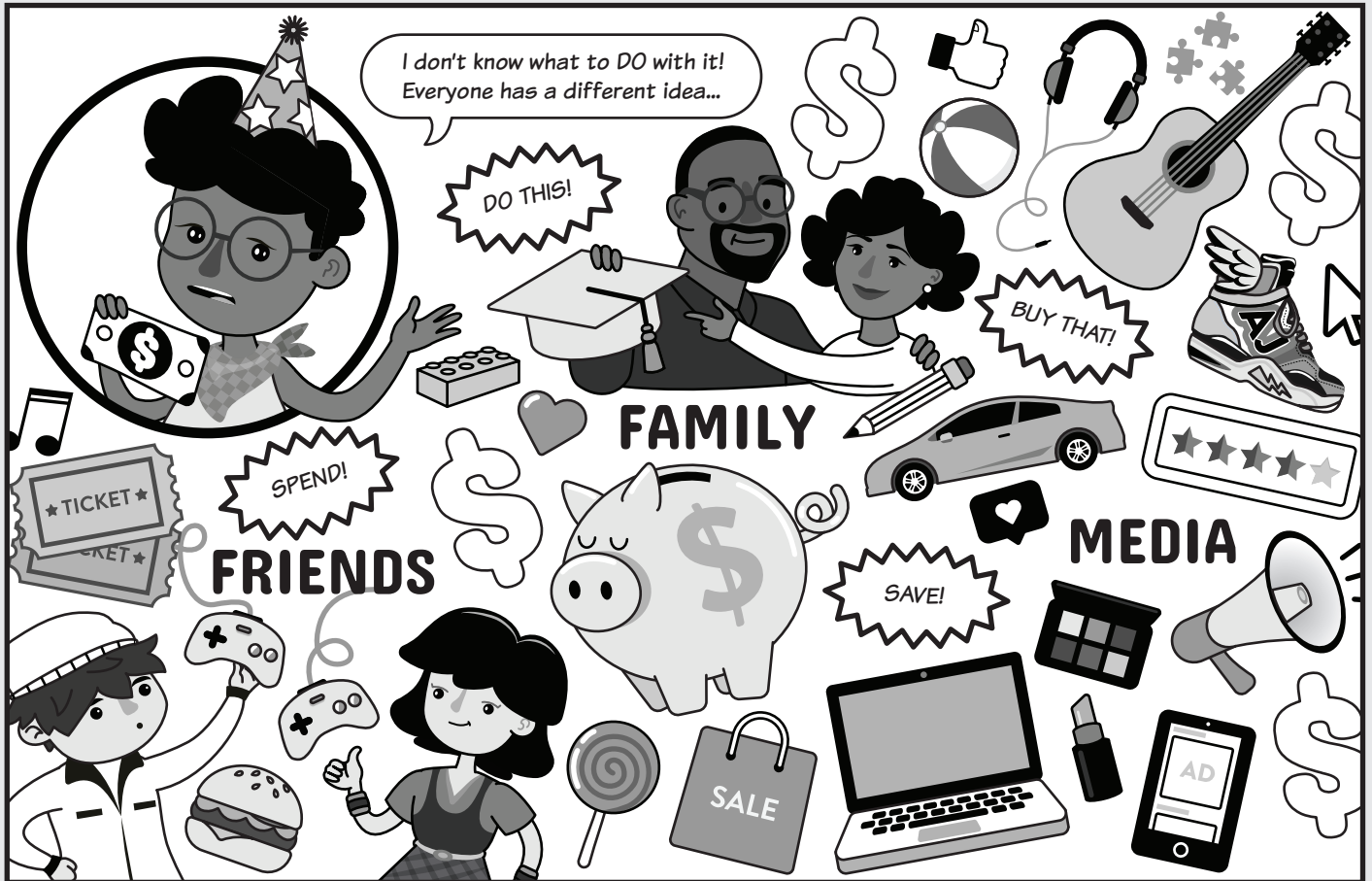
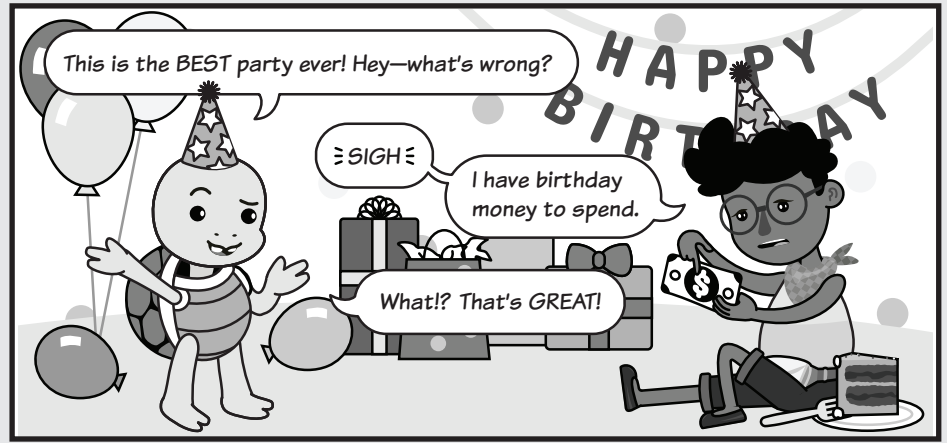


**SPENDING  
PEER  
PRESSURE**



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

BROUGHT TO YOU BY

