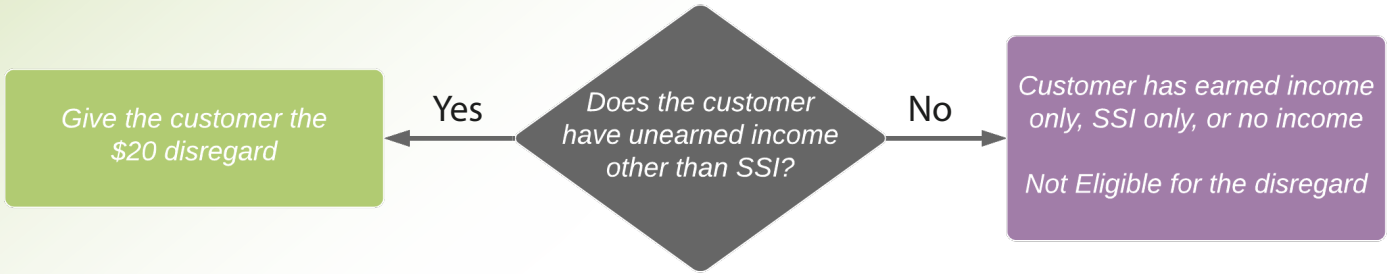


\$20 Disregard Decision Flowchart



SINGLE CUSTOMERS



MARRIED COUPLES

