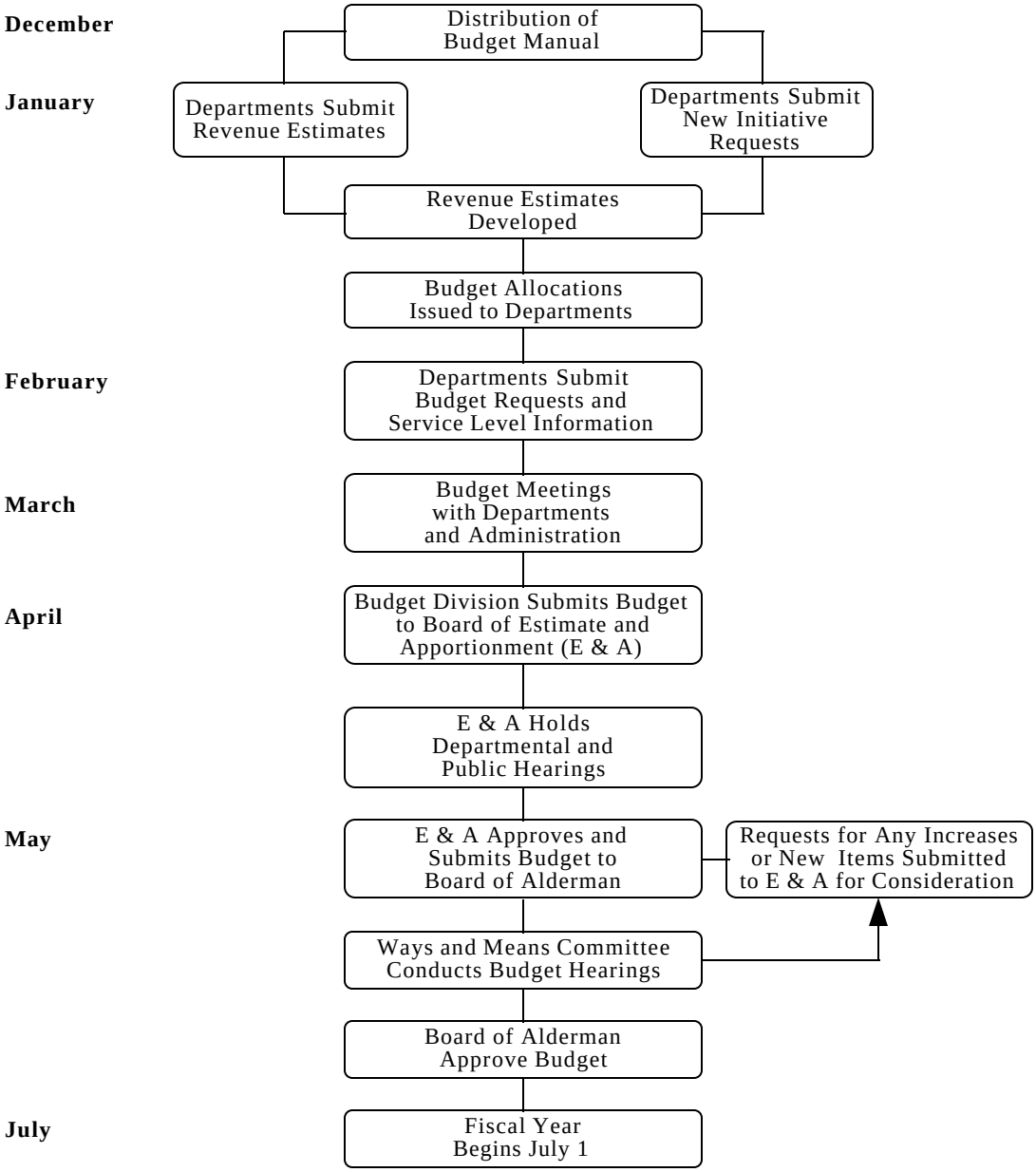BUDGET PROCESS