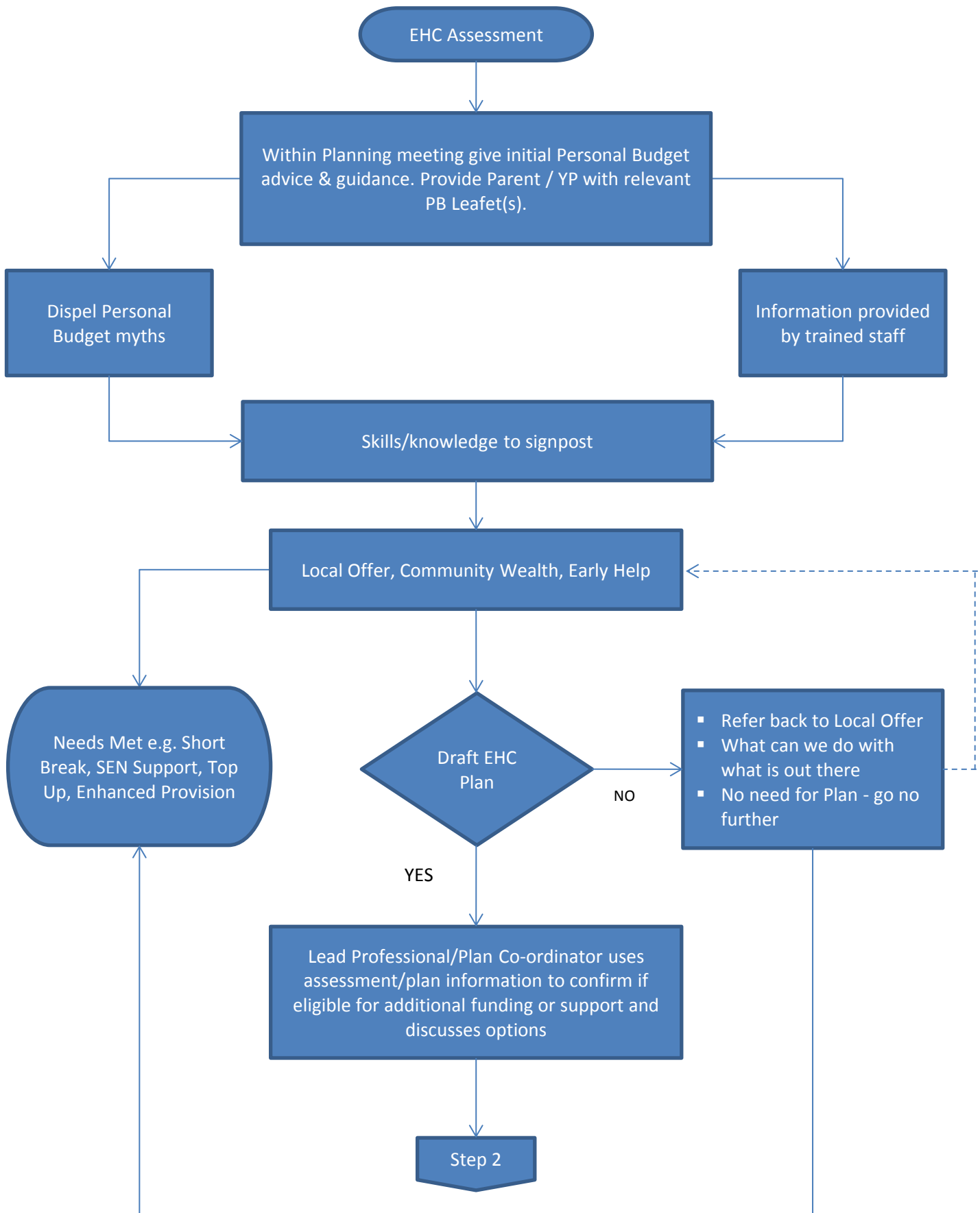
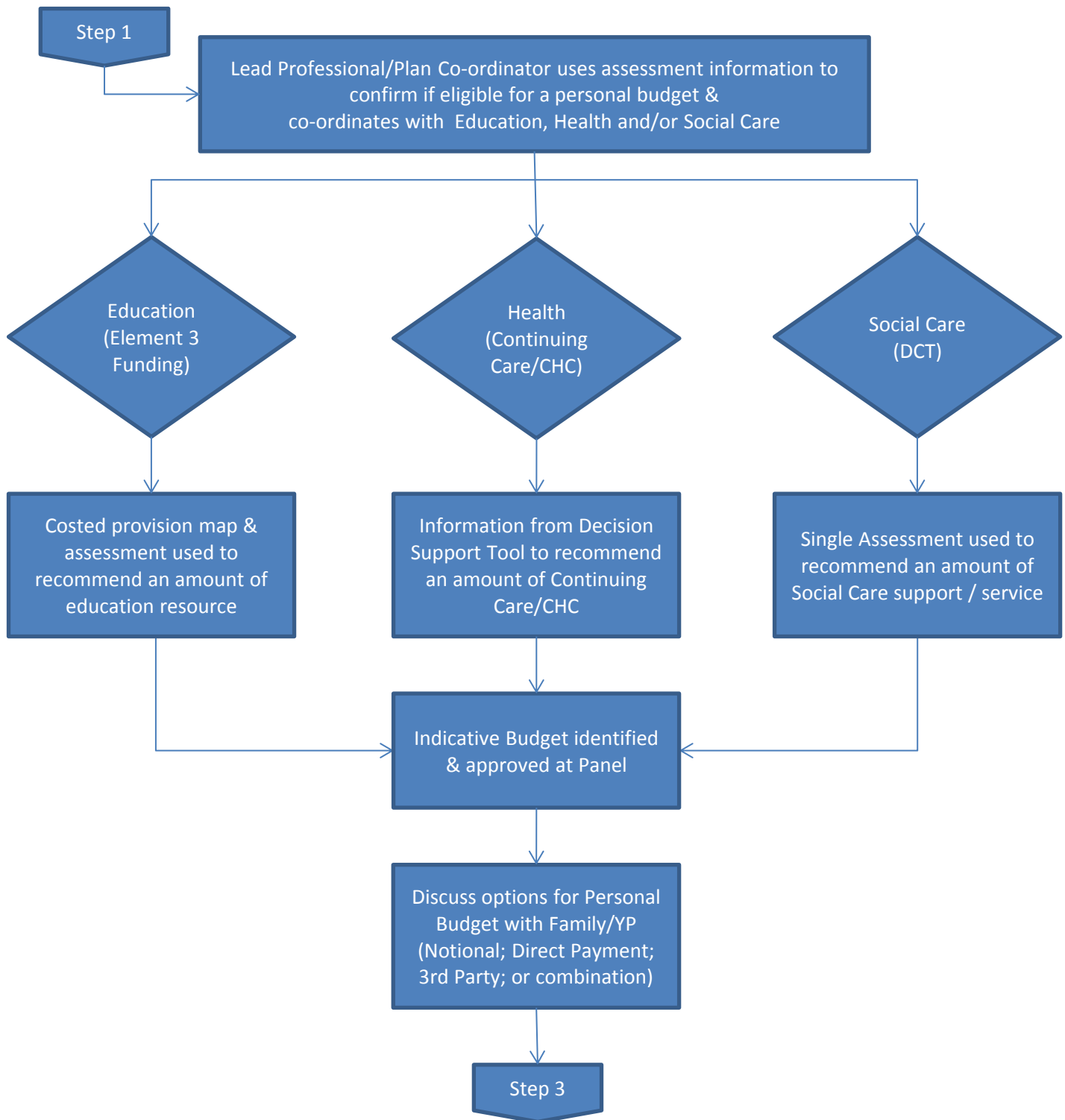


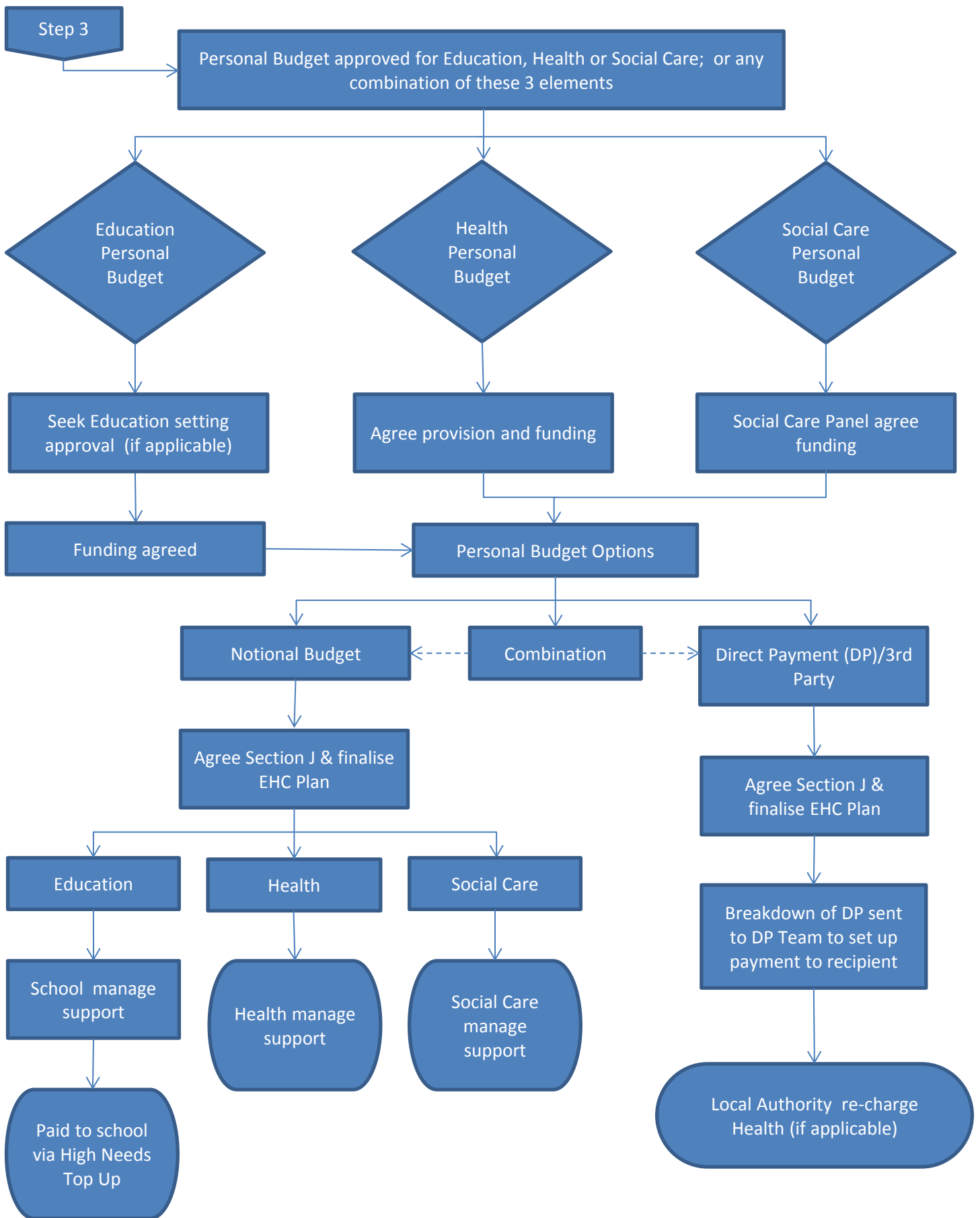
Personal Budgets - Step 1



Personal Budgets - Step 2



Personal Budgets - Step 3



KEY

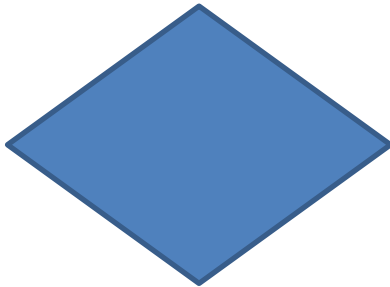


OR

START OR END OF PROCESS



PROCESS STEP



DECISION



CONNECTOR (FROM/TO NEXT STEP IN PROCESS)
