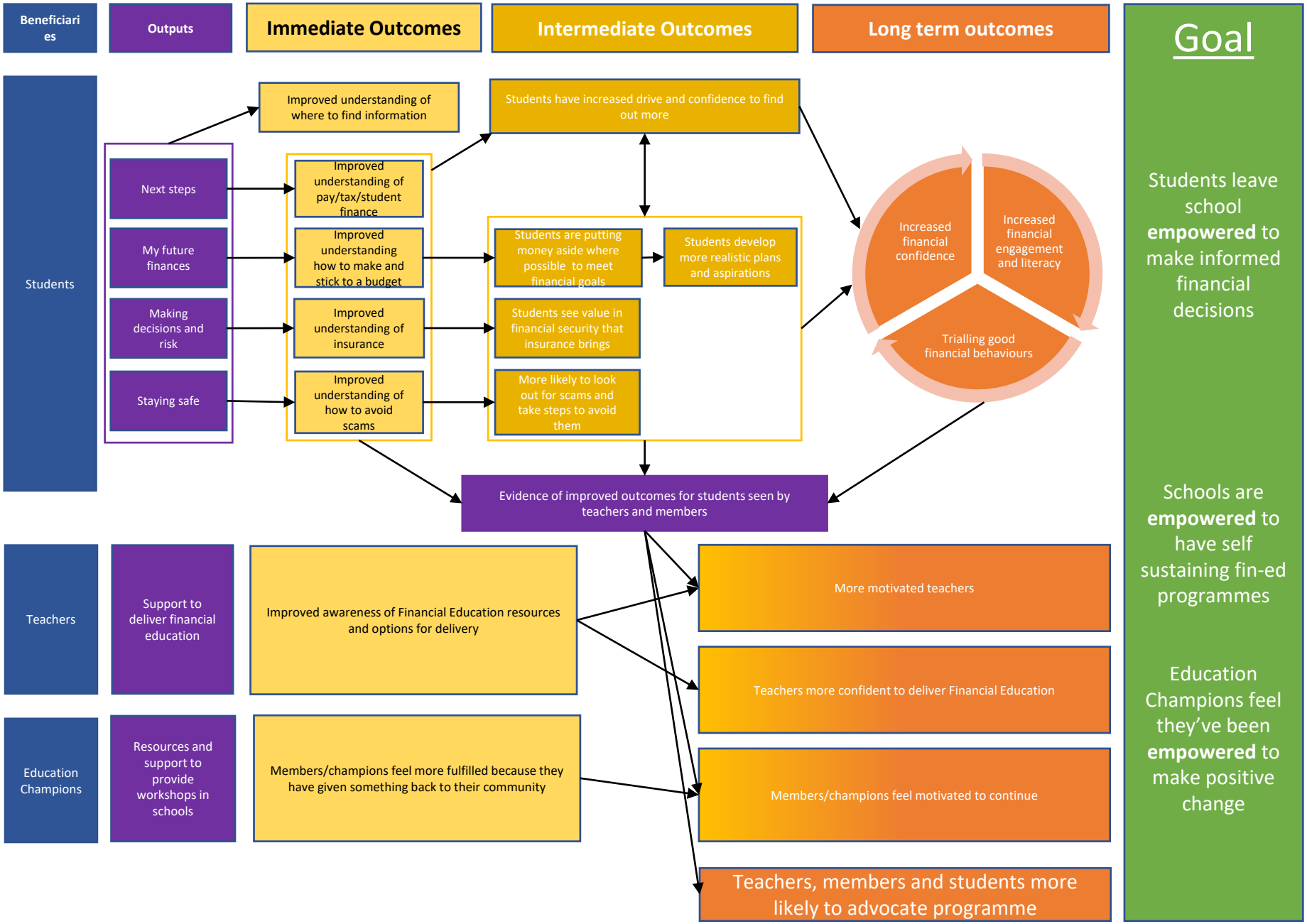
Theory of Change

MY PERSONAL FINANCE SKILLS