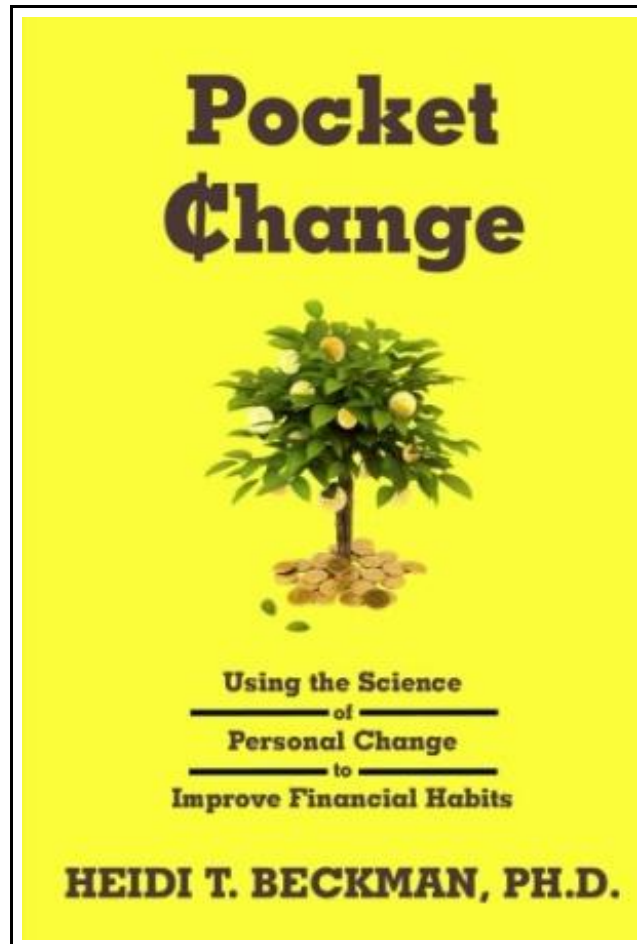


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POCKET CHANGE: USING THE SCIENCE OF PERSONAL CHANGE TO IMPROVE FINANCIAL HABITS

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