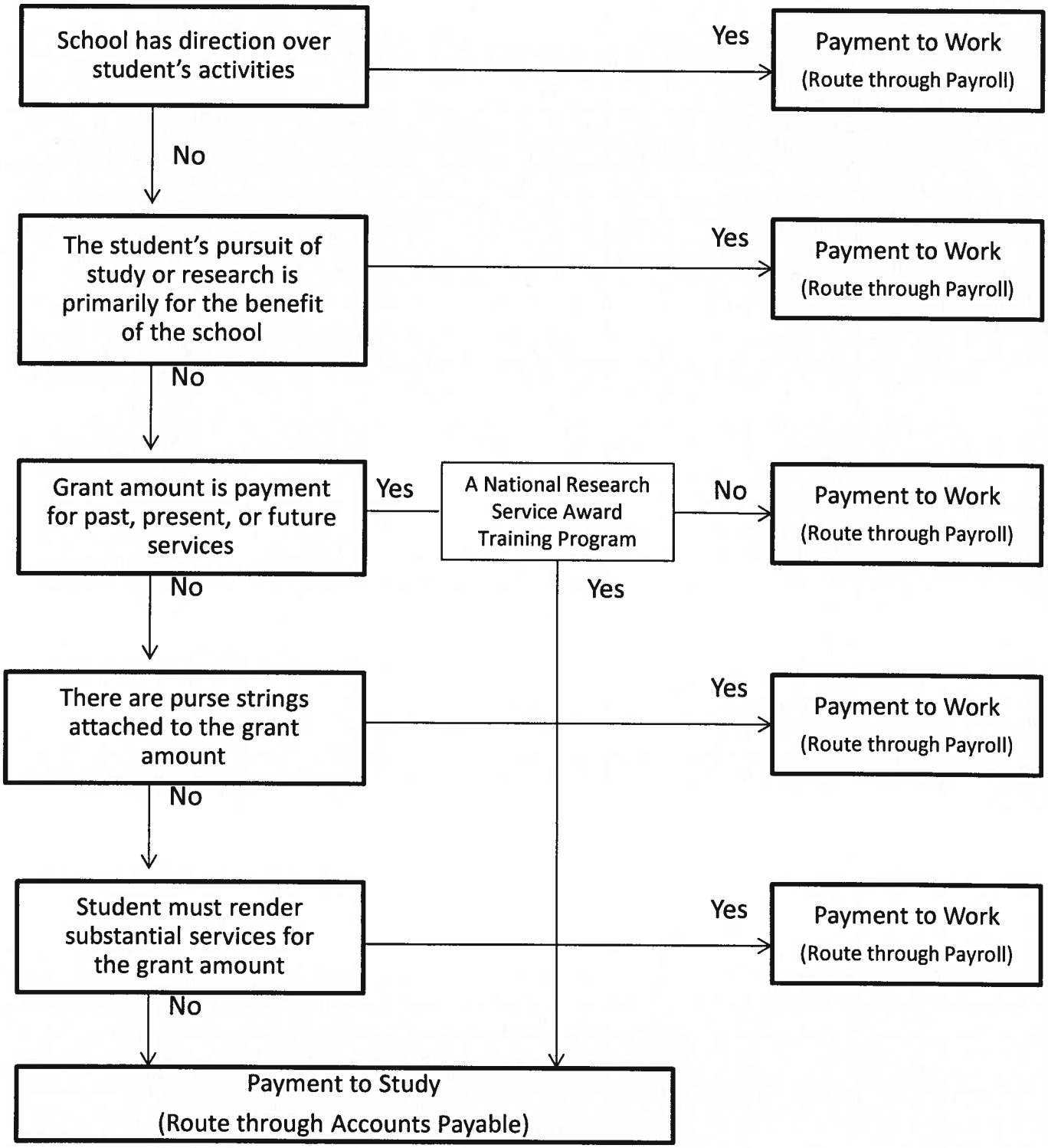Payment to Work or Study?