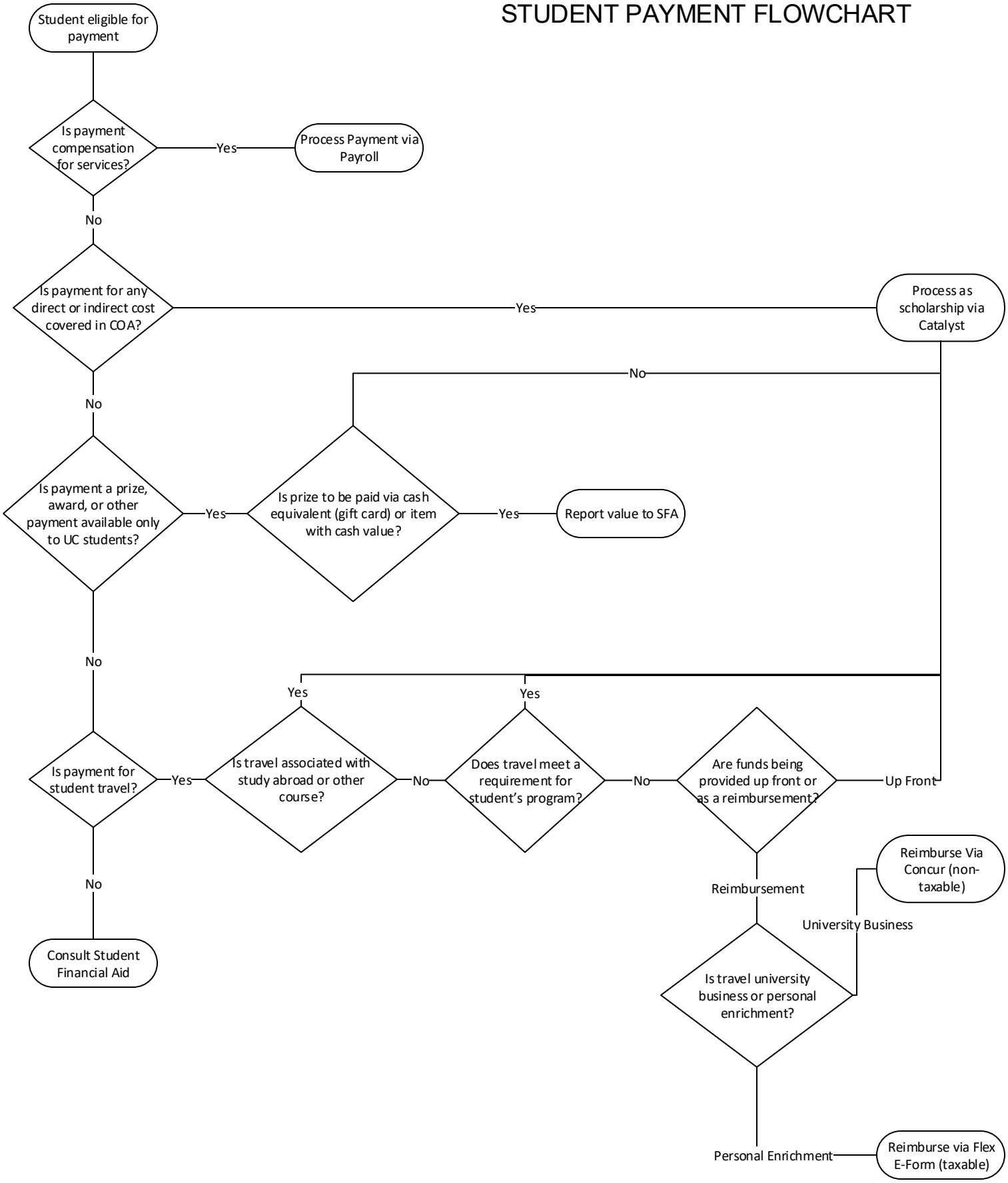STUDENT PAYMENT FLOWCHART