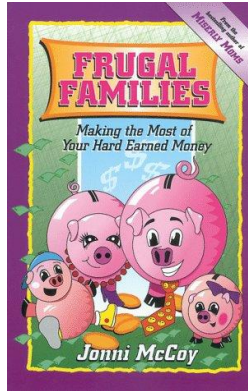


## Frugal Families: Making the Most of Your Hard Earned Money



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