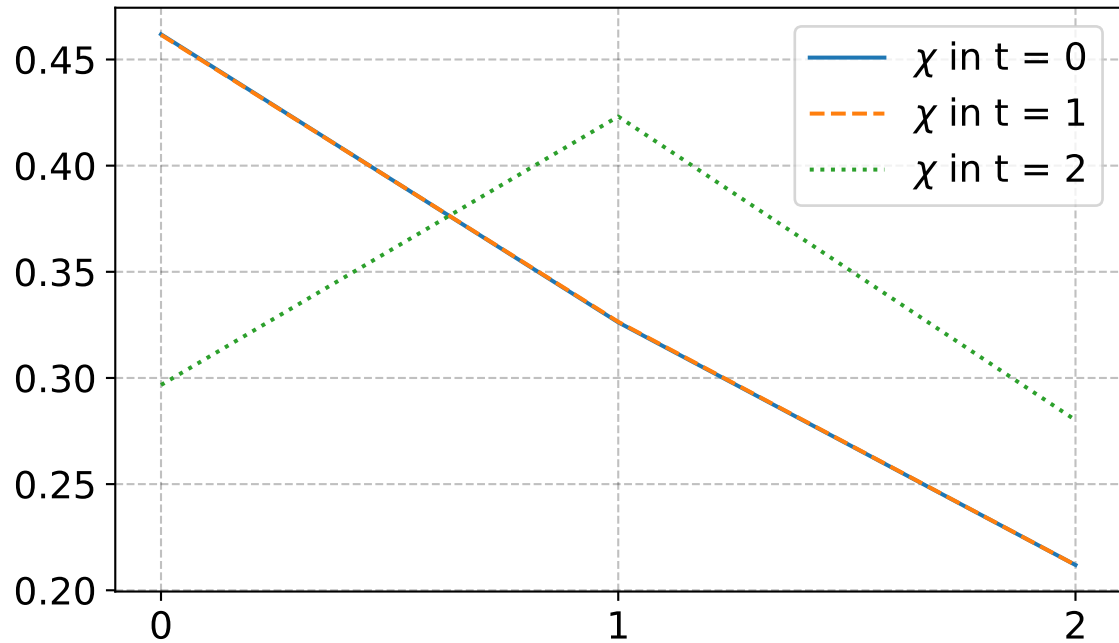


MPC

 $\chi = 0.5$ savings,  $a_t$ 