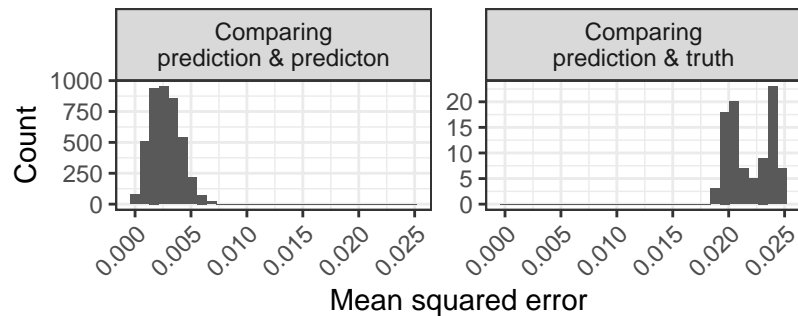
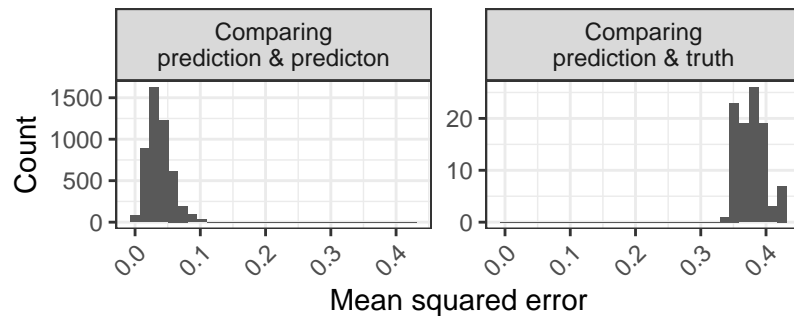


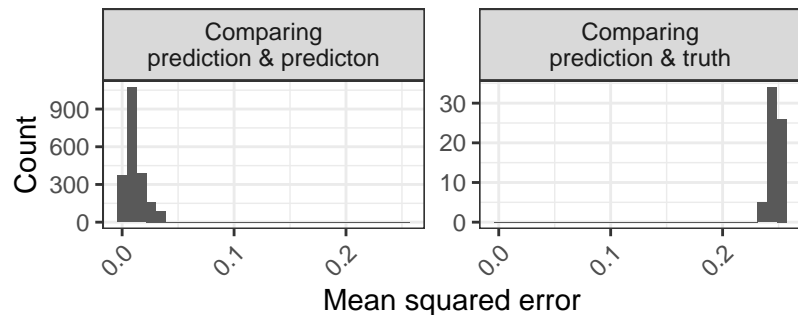
Material hardship



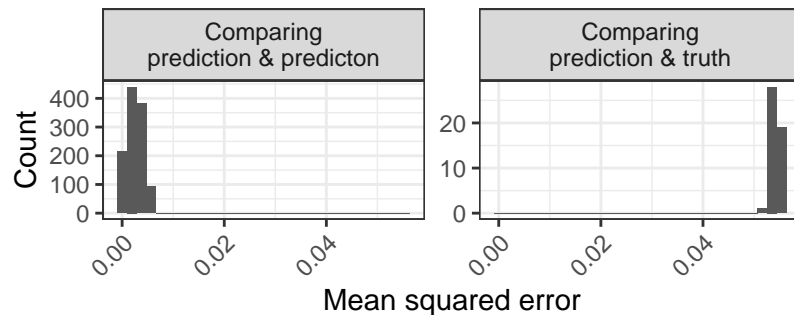
GPA



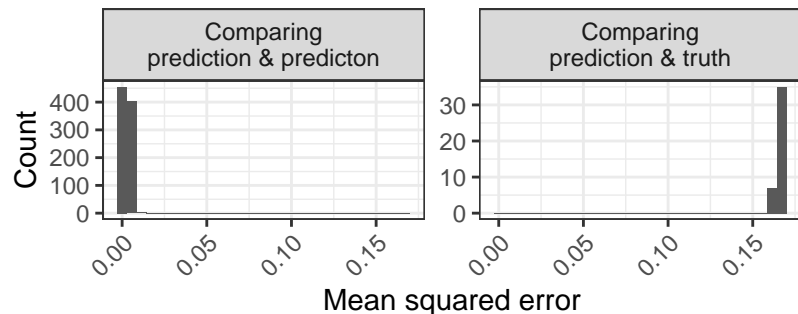
Grit



Eviction



Layoff



Job training

