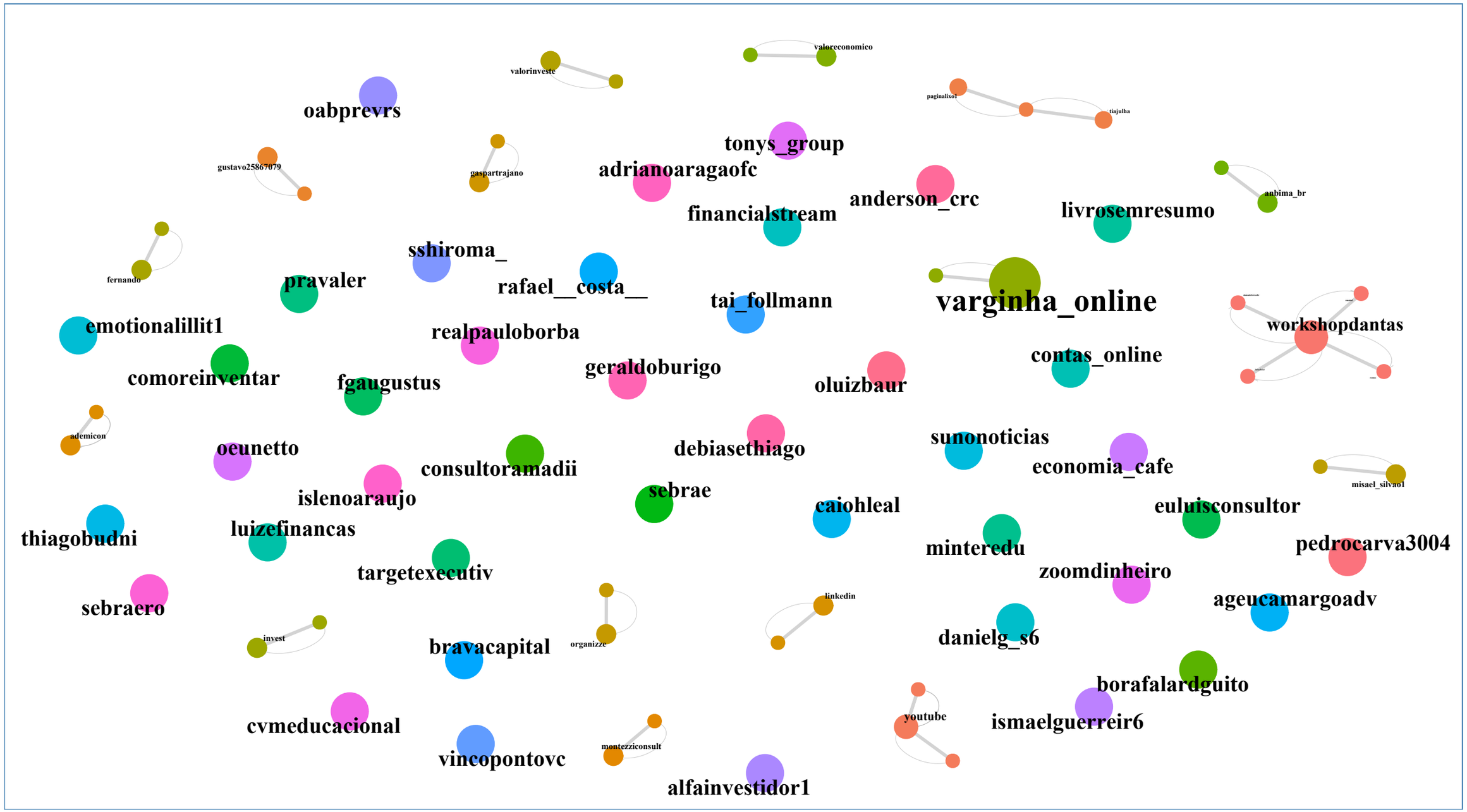#organizacaofinanceira OR #planejamentofinanceiro