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money they will earn in the future:

★ Businesses that need to invest

✦ Couples who want to buy a home

◆ Students who need to pay tuition



Banks



# ★ Financial institutions



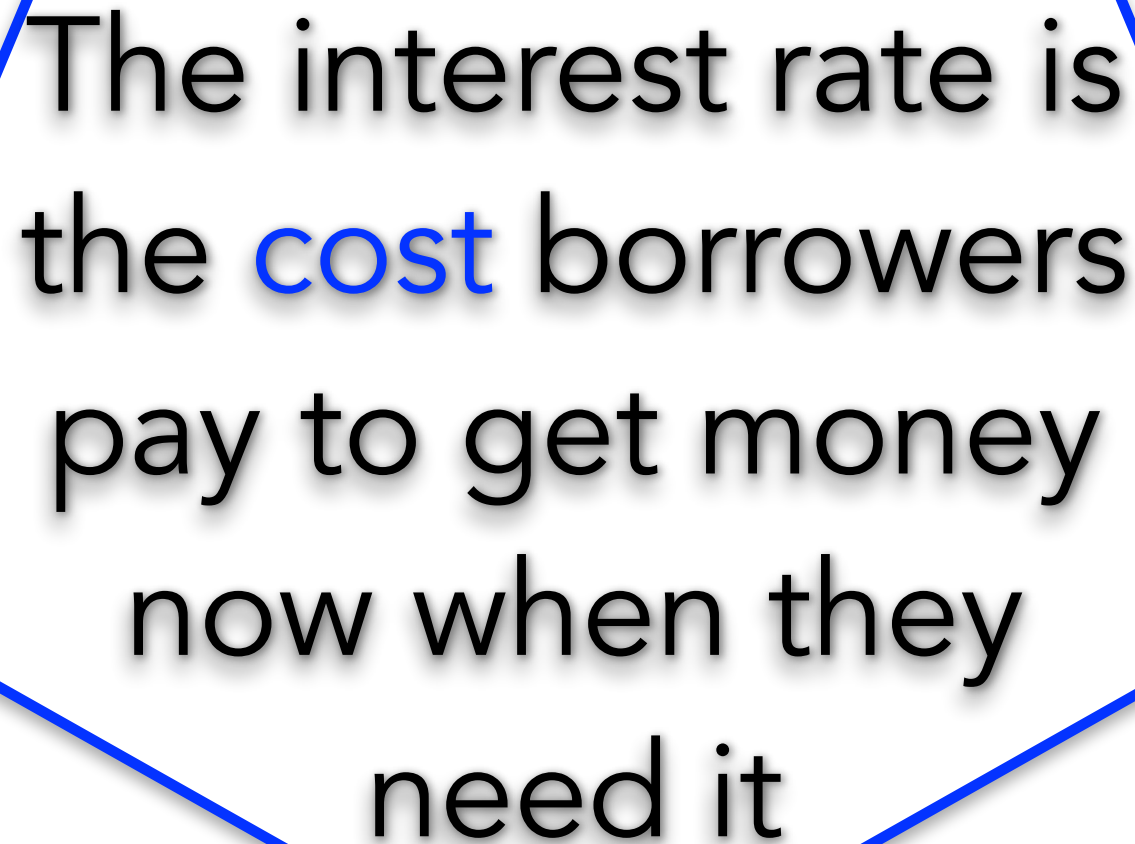
✦ Federal, State and Local governments



Everyone!

Who are Borrowers?





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