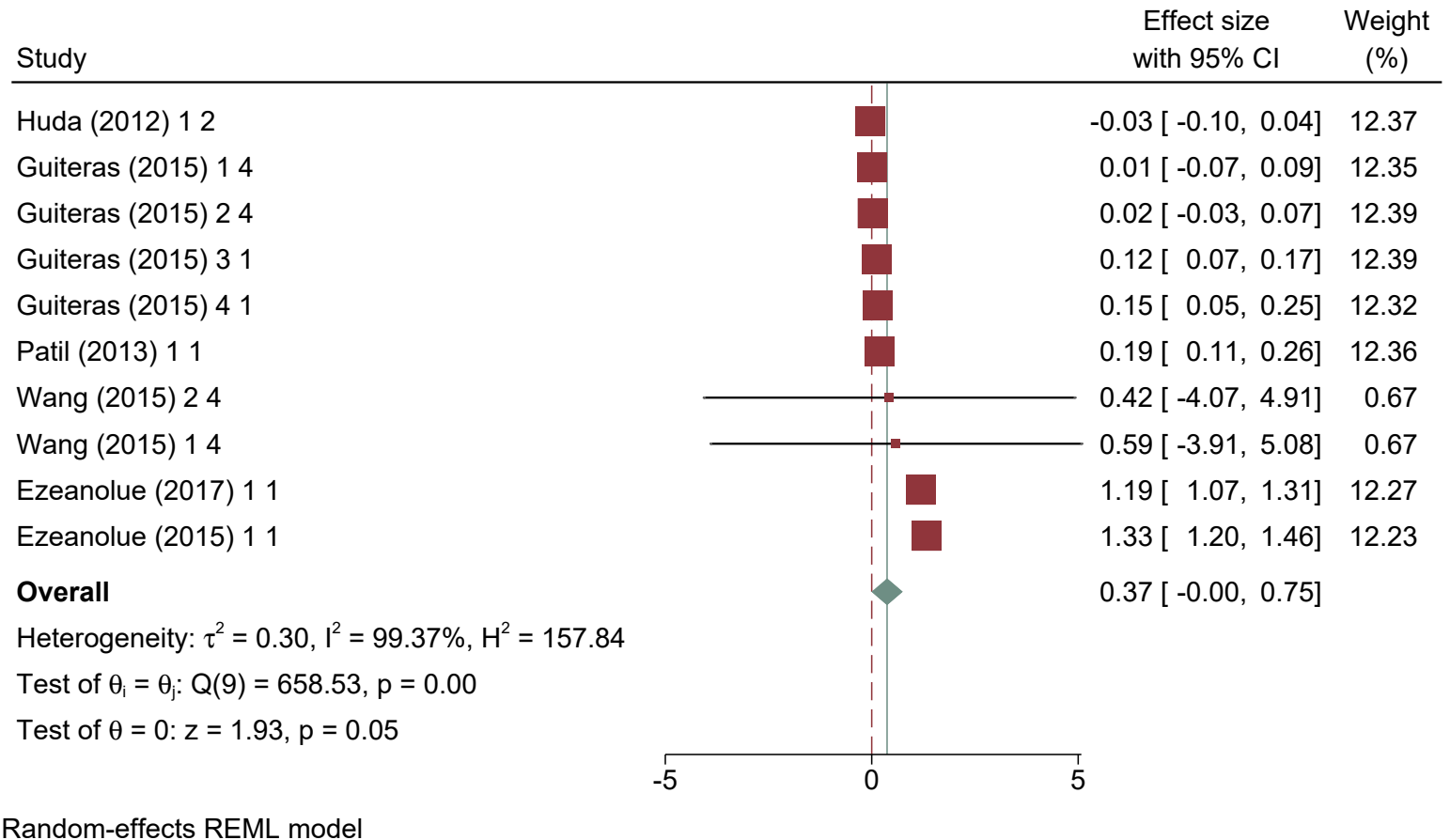Sample: Education & Consumption or purchasing decision with social externalities