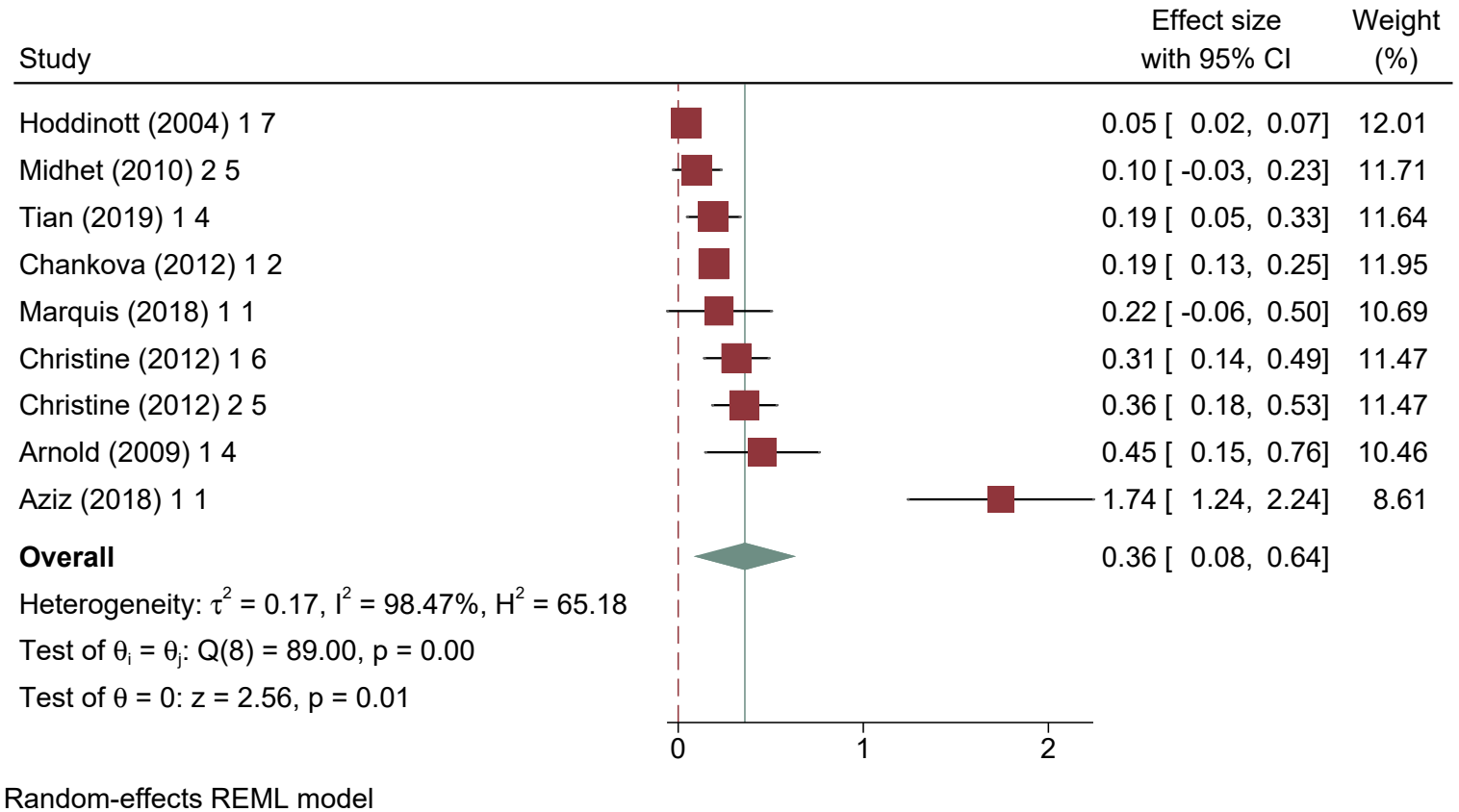Sample: Education & Consumption or purchasing decision with largely private benefi