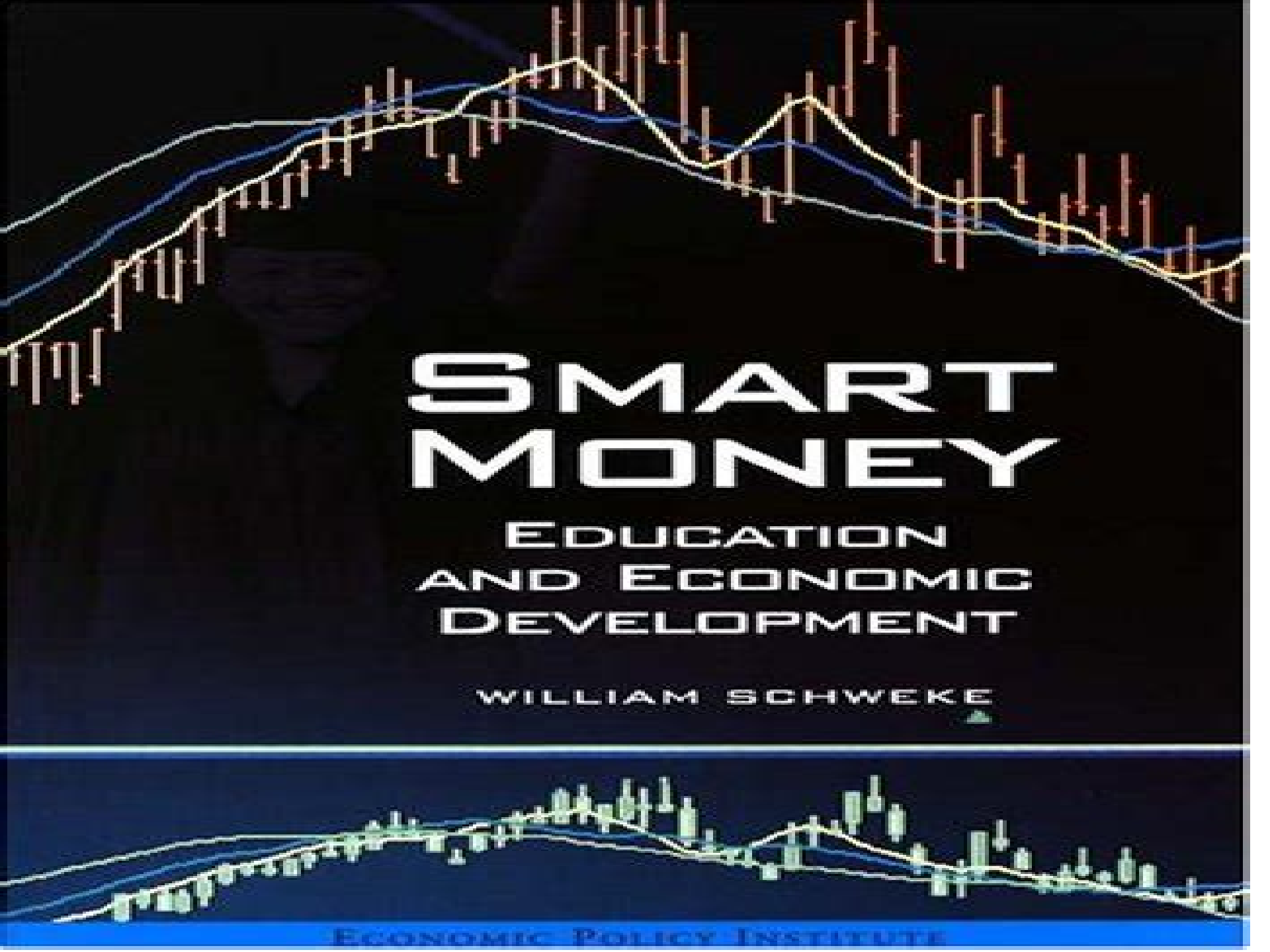


The background of the cover features a dark blue gradient. In the upper half, there is a faint, semi-transparent image of a person's face, likely a man in a suit, looking forward. Overlaid on this and the background are two financial charts. The top chart, in the upper left and right, is a candlestick chart with red and white bars, accompanied by a yellow line and a blue moving average. The bottom chart, in the lower left and right, is a candlestick chart with green and white bars, also accompanied by a yellow line and a blue moving average. The title 'SMART MONEY' is centered in the middle of the cover in a large, white, bold, sans-serif font.

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Smart Money Education And Economic Development

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