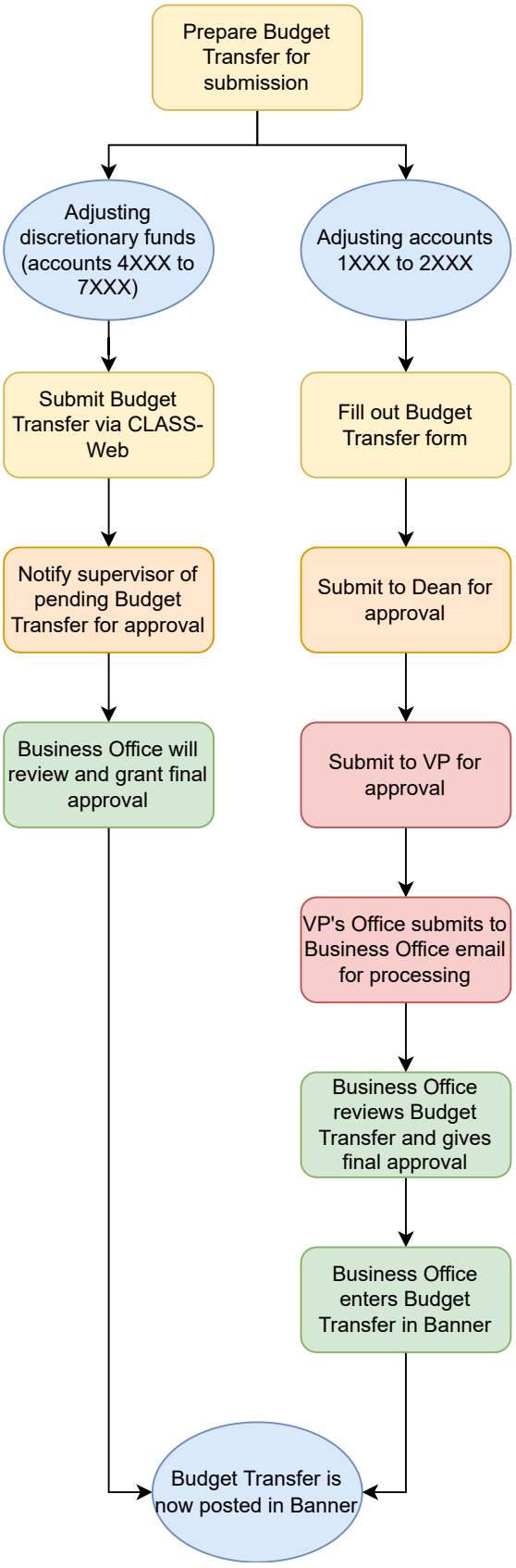Budget Transfers