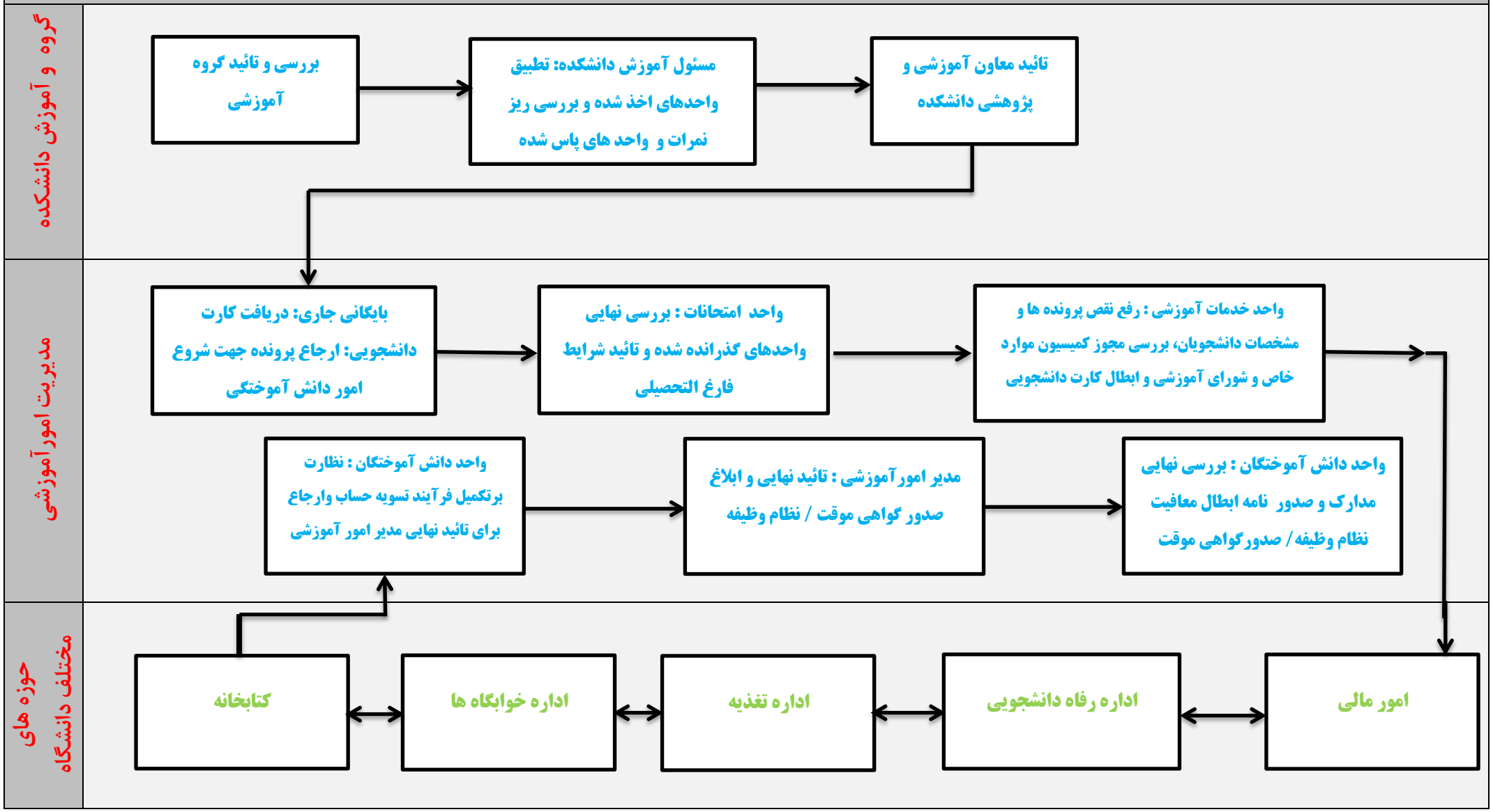فرآیند تسویه حساب دانشجویی