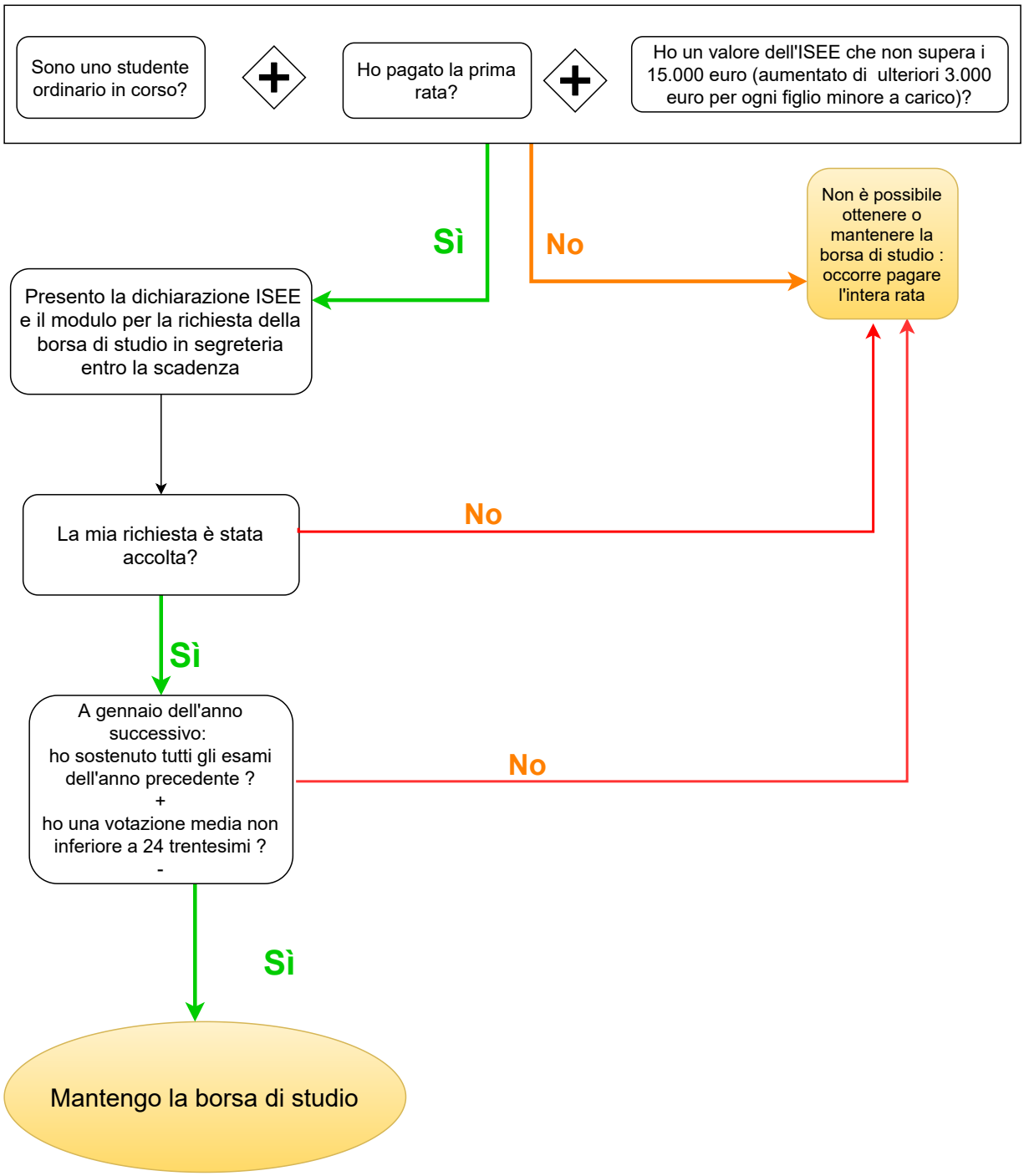BORSA DI STUDIO