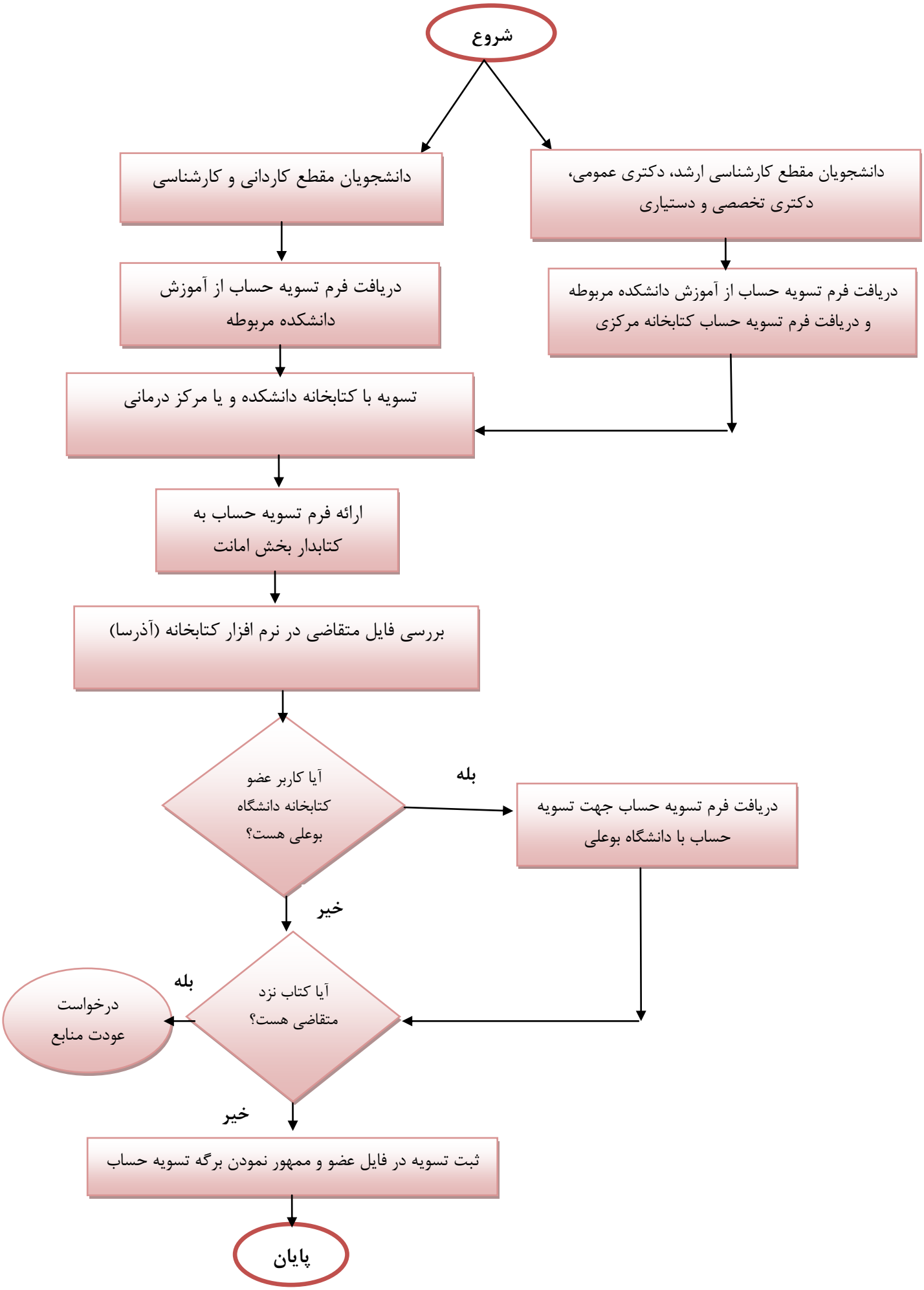فرآیند تسویه حساب دانشجویان