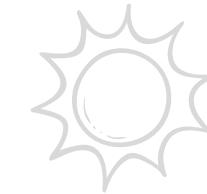




CERTIFICATE OF COMPLETION



Has successfully learned the skill

AVOIDING AND GETTING OUT OF DEBT



Presented By:

On This Day:

January 10, 2026

