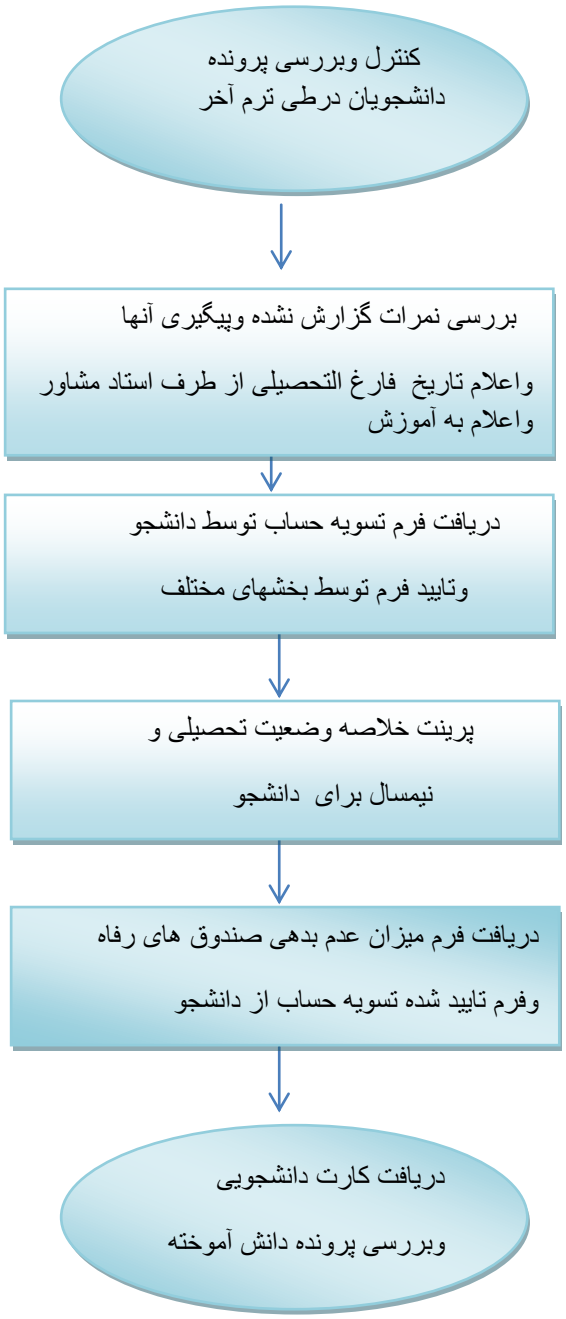فرآیند تسویه حساب دانشجو