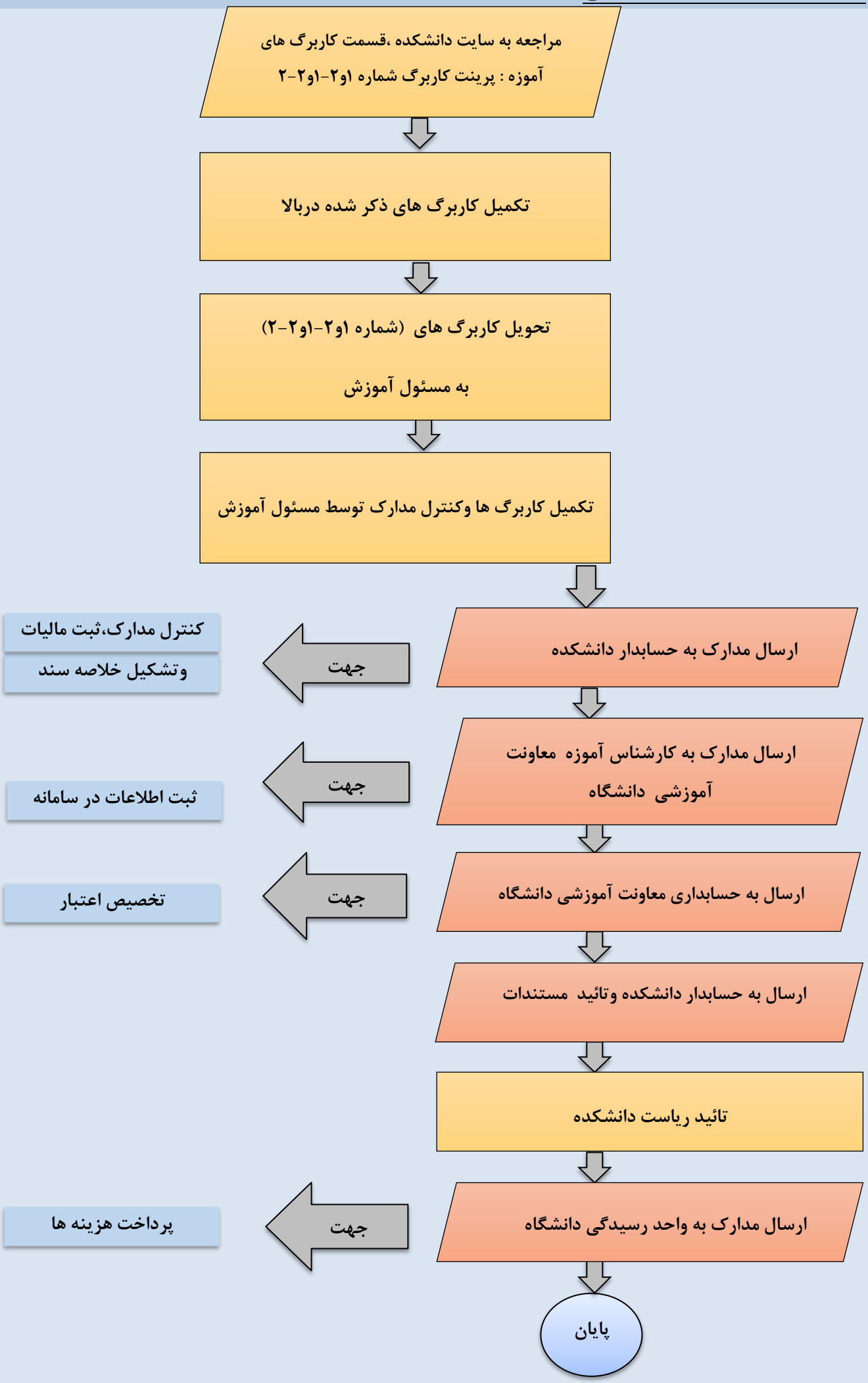فرآیند هزینه دستیار آموزشی