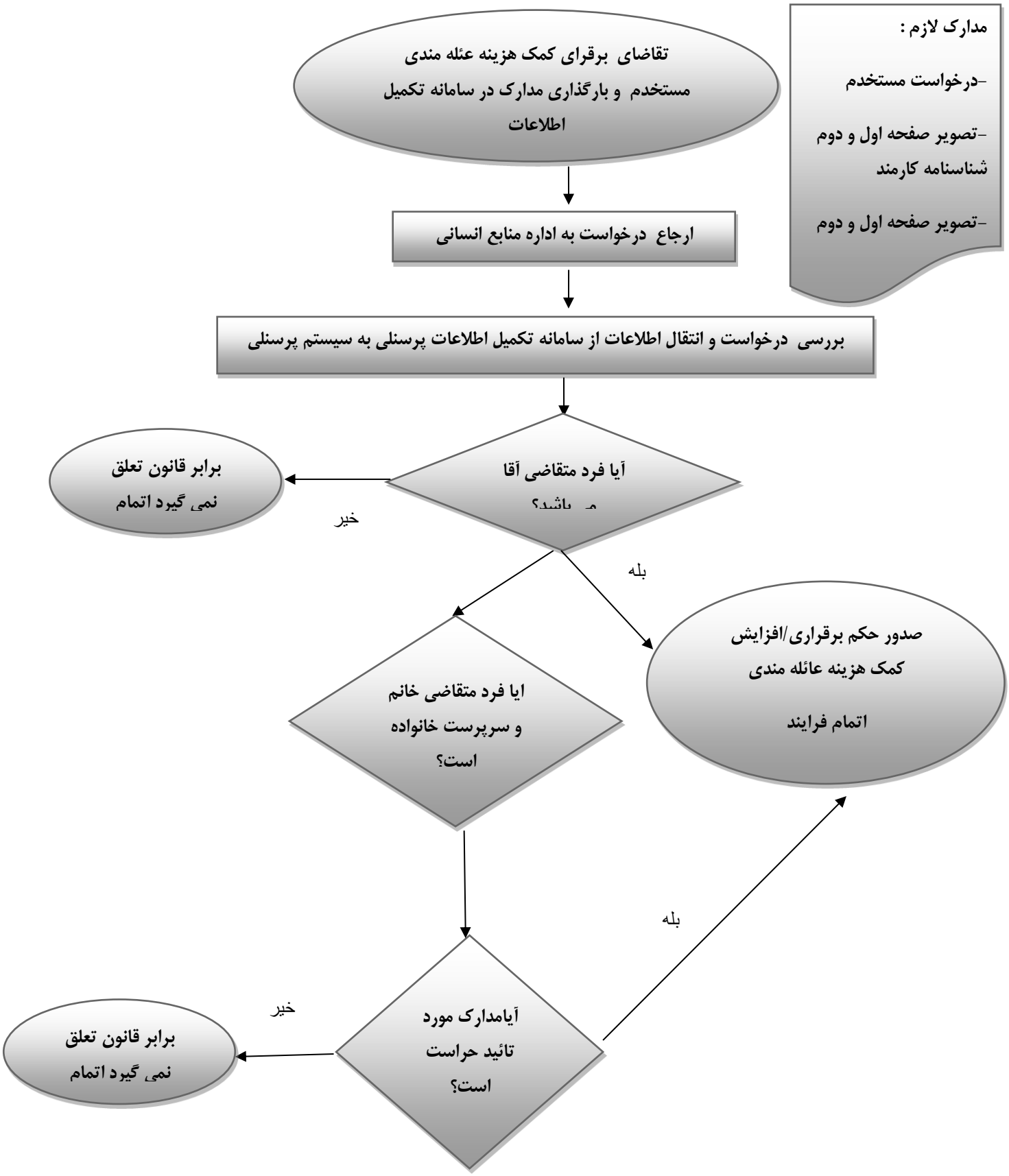فرآیند کمک هزینه عائله مندی