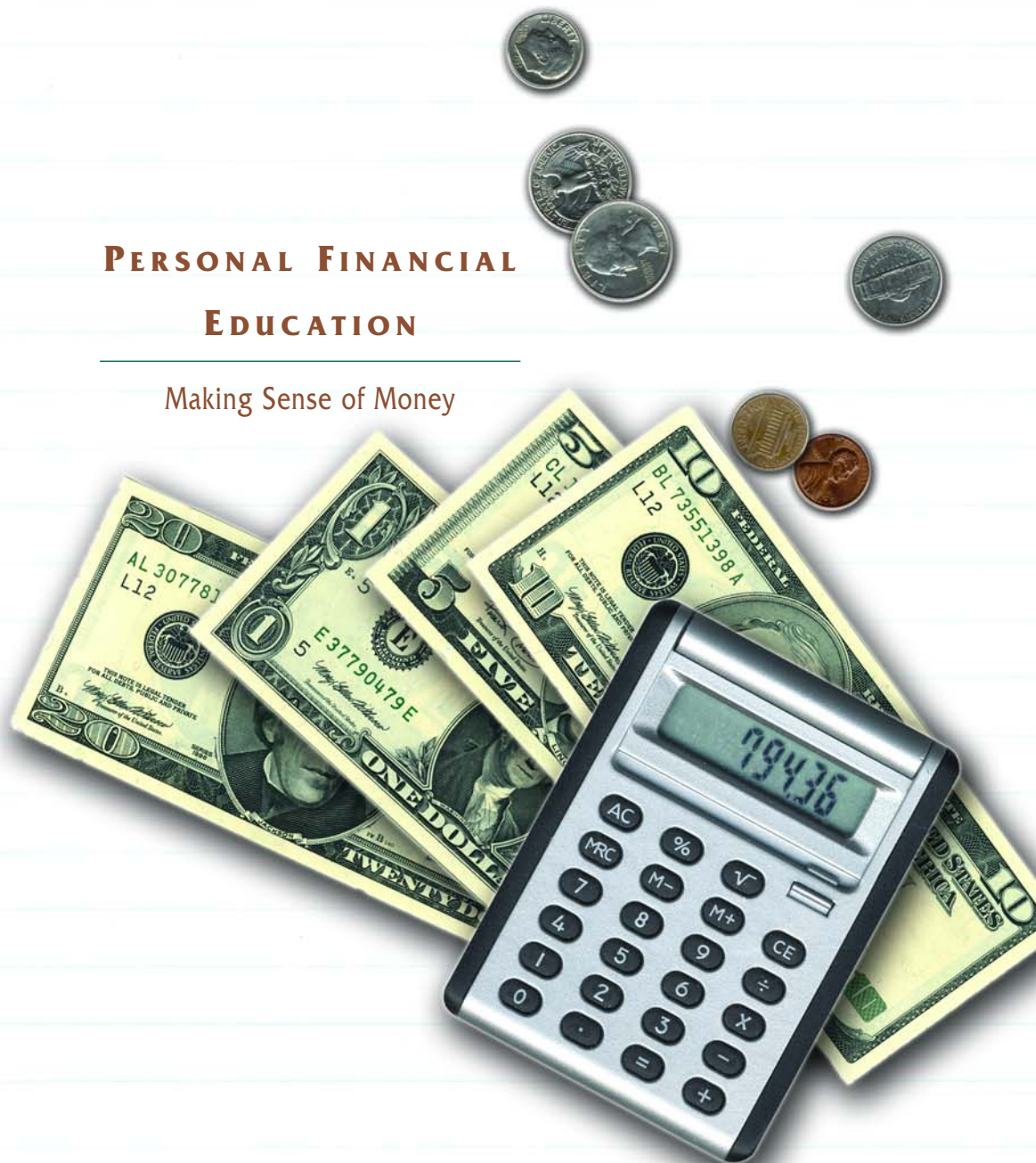


2002 ANNUAL REPORT

PERSONAL FINANCIAL EDUCATION

Making Sense of Money



FEDERAL RESERVE BANK OF SAN FRANCISCO

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