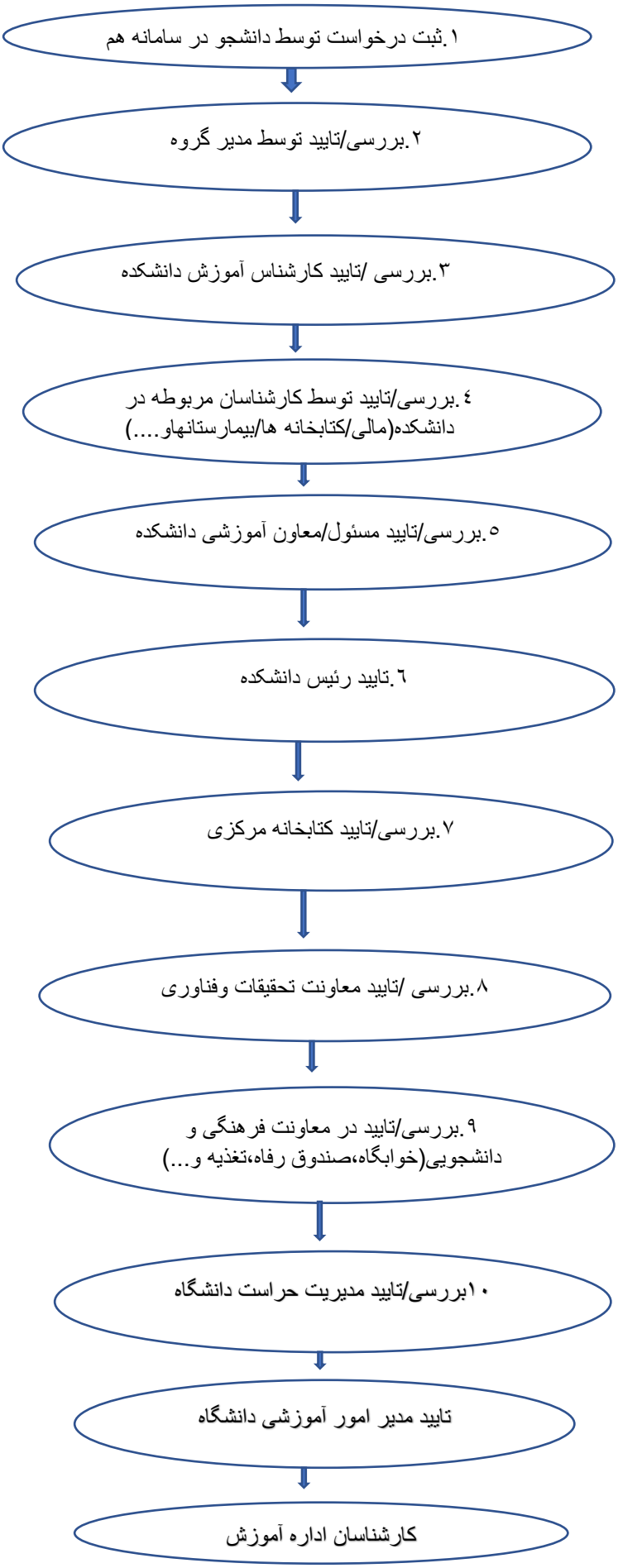فرایند تسویه حساب دانشجو