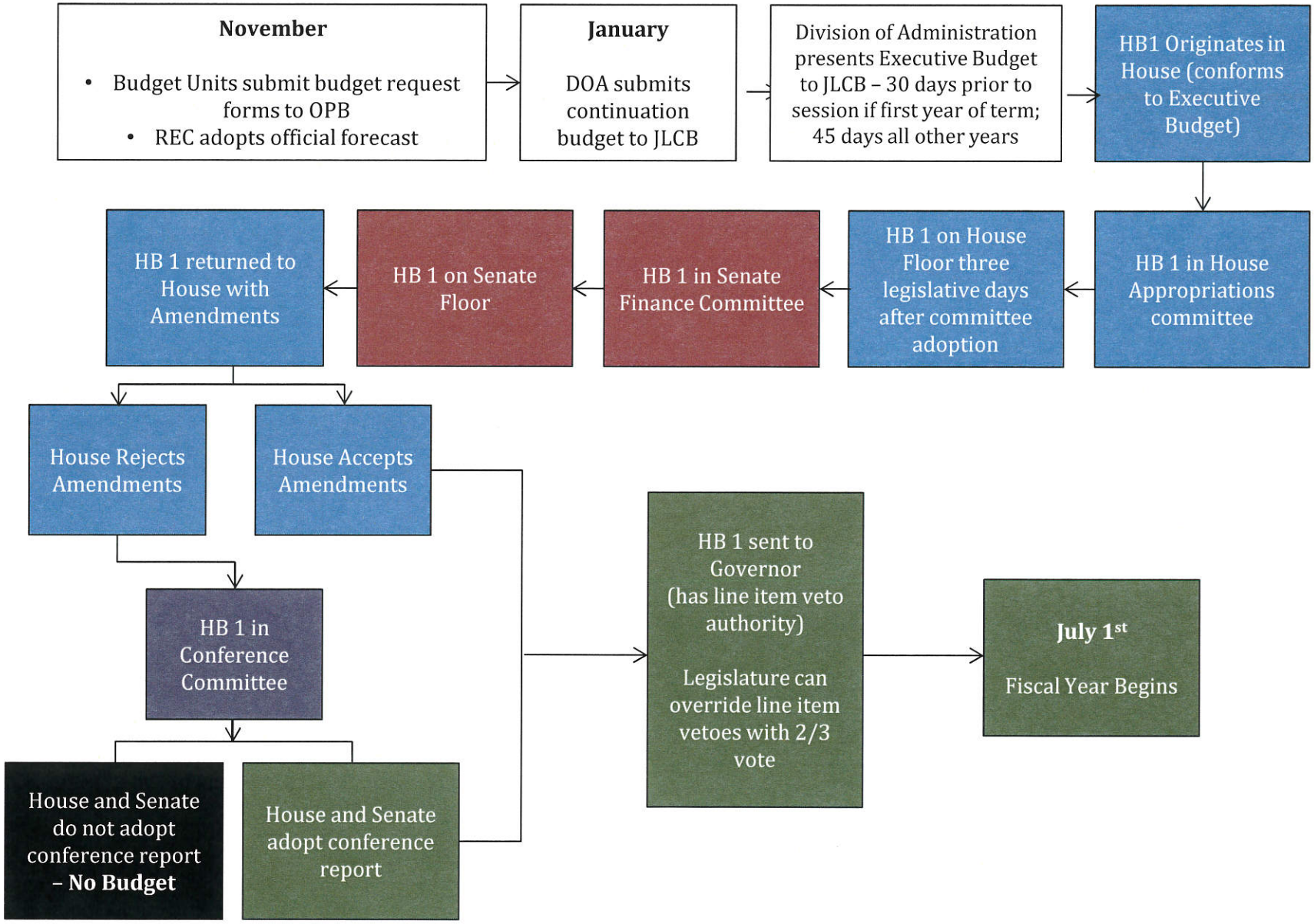Steps in the Budget Process