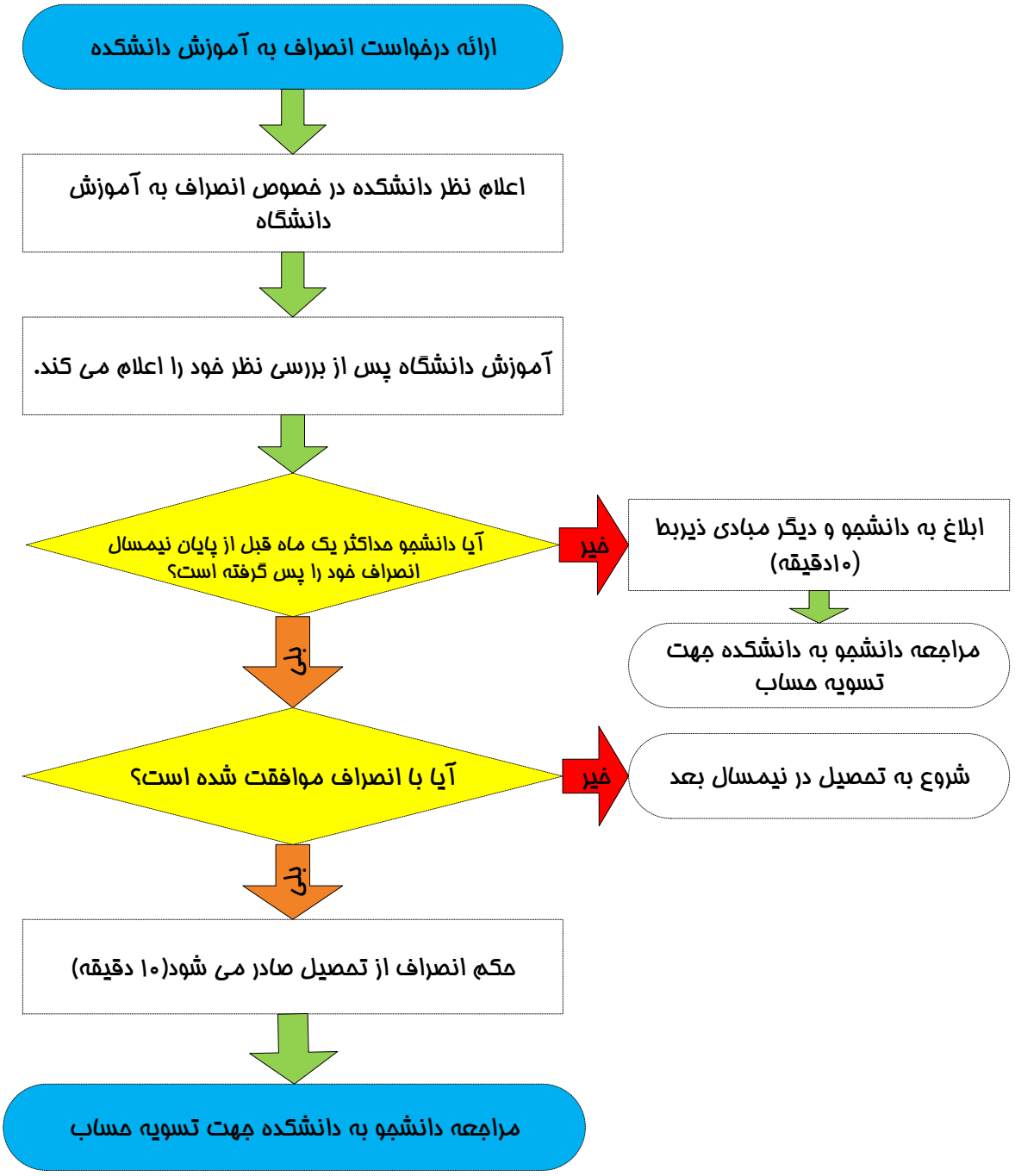فرایند انصراف از تحصیل