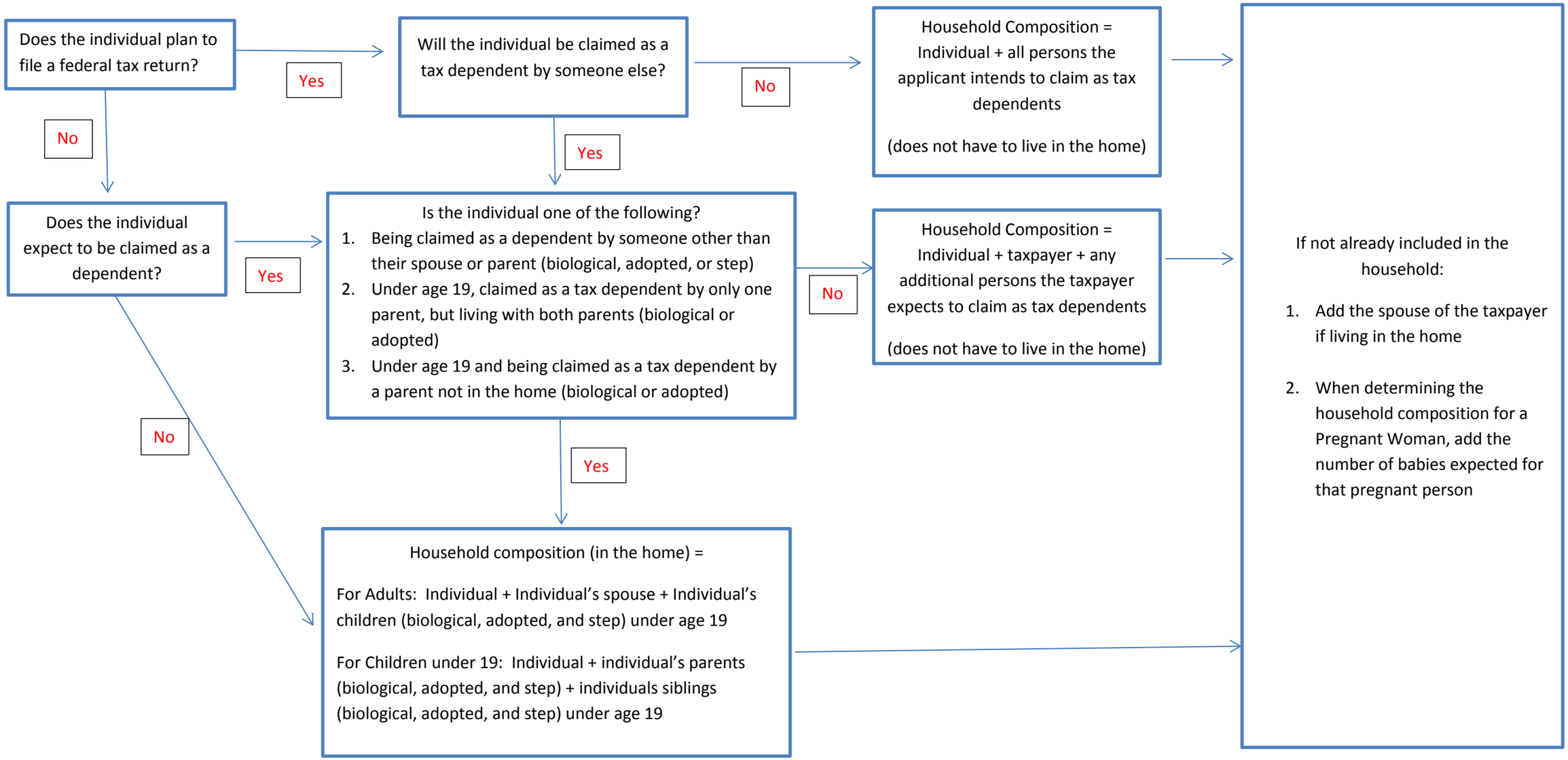MAGI – Building Individual Budget Units