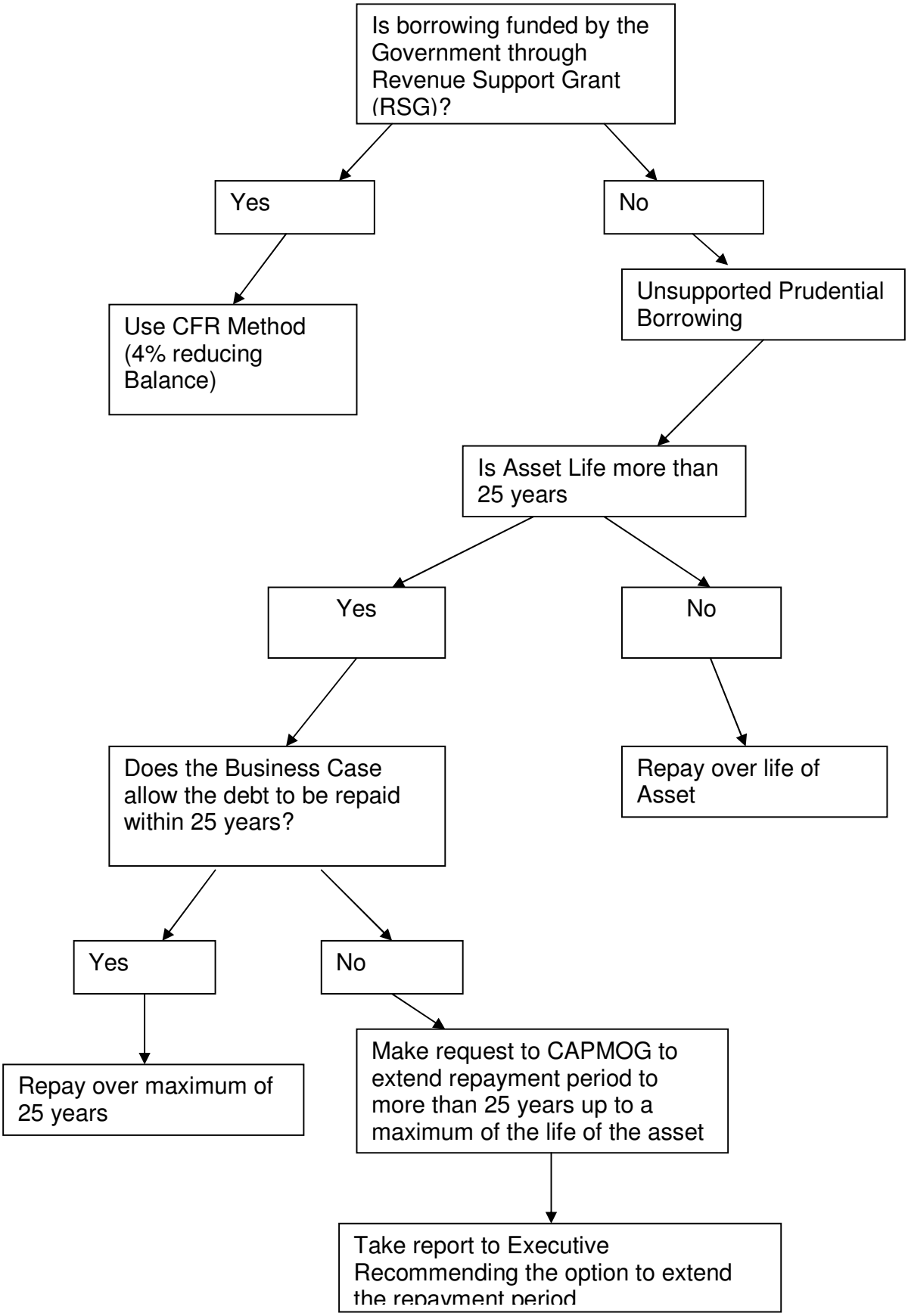Debt Repayment Policy and Methodology