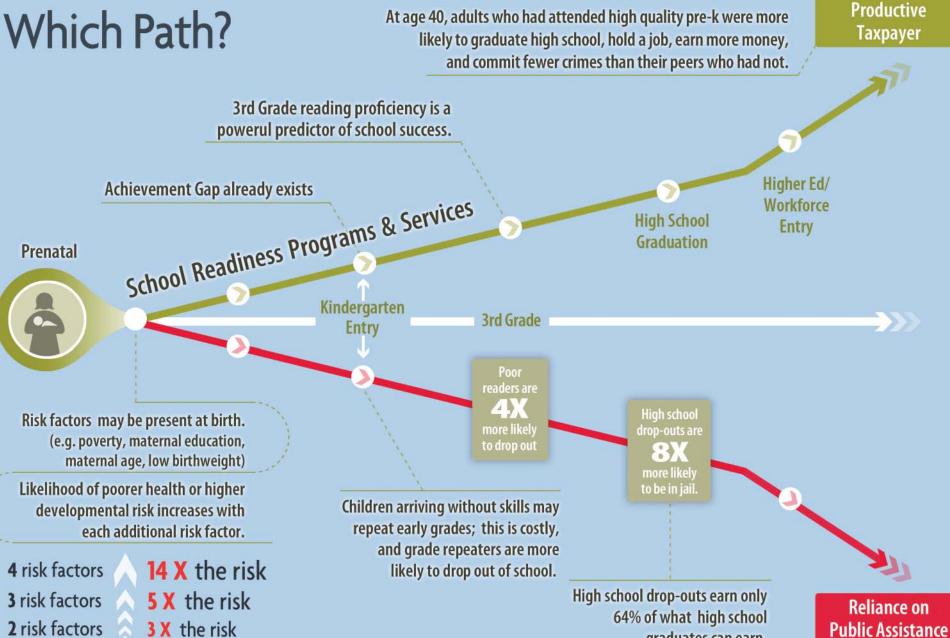
1 risk factor

2 X the risk





graduates can earn.