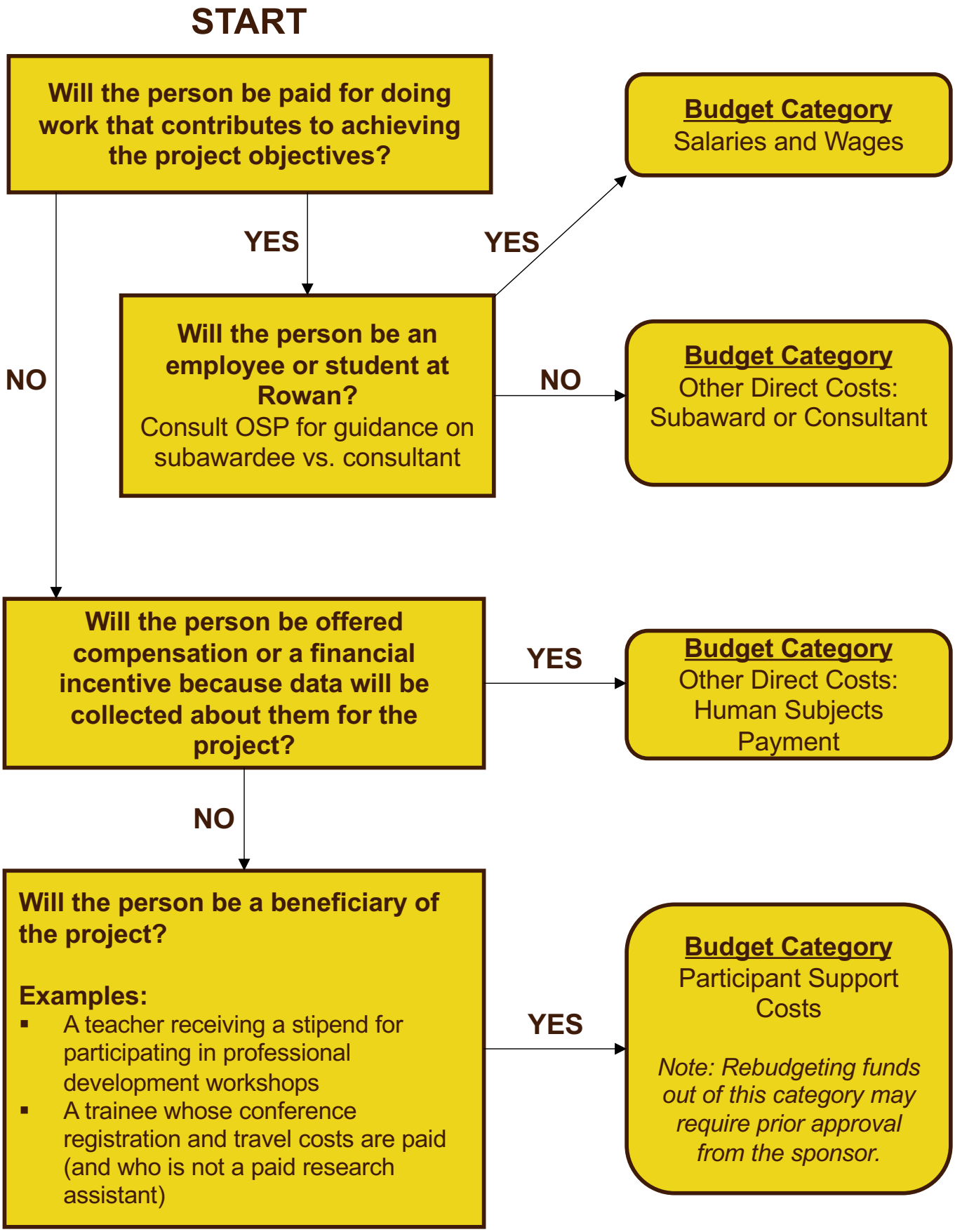Where should costs associated with an individual go on a budget?