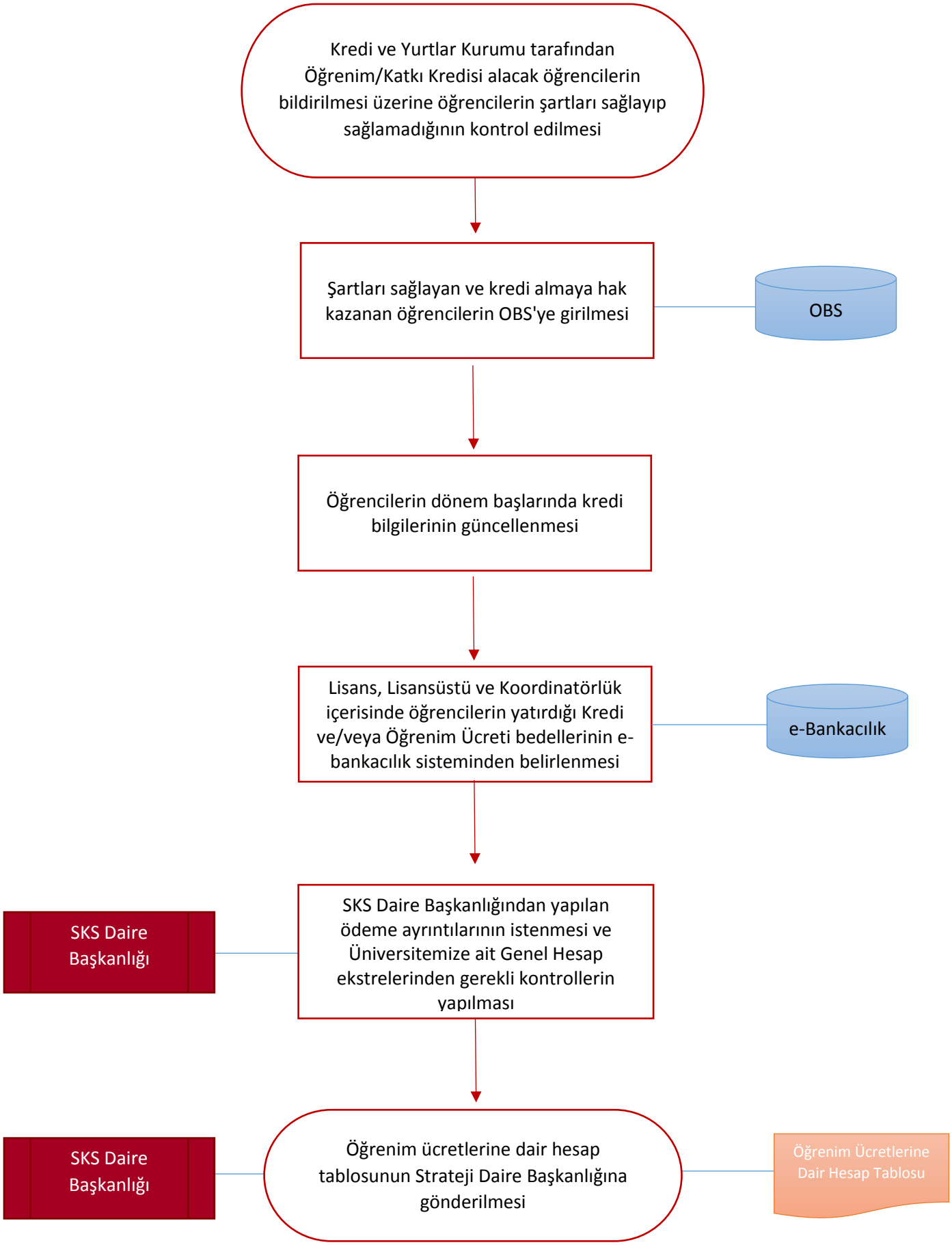ÖĞRENİM/KATKI KREDİSİ SÜRECİ