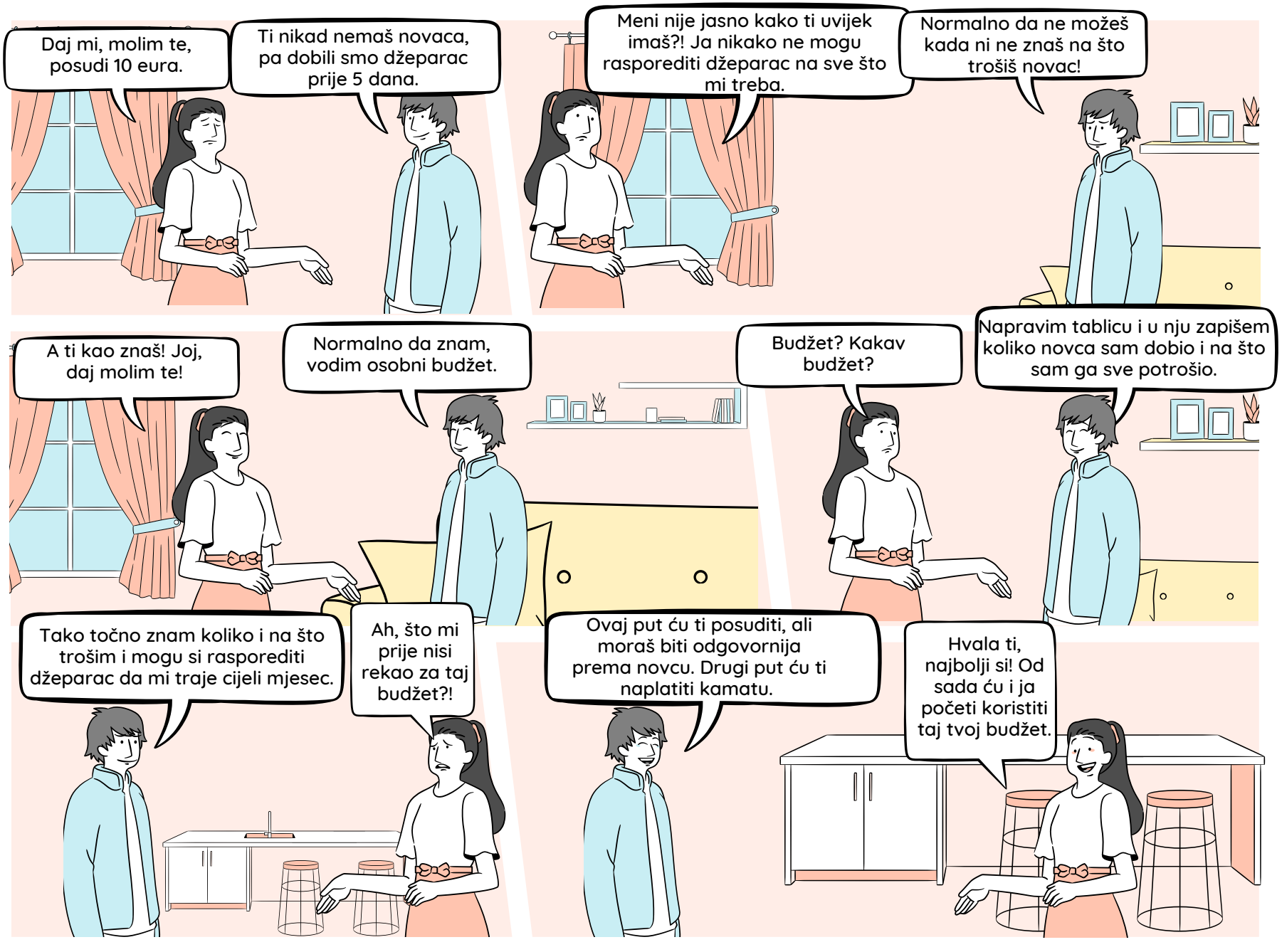Izrada osobnog budžeta