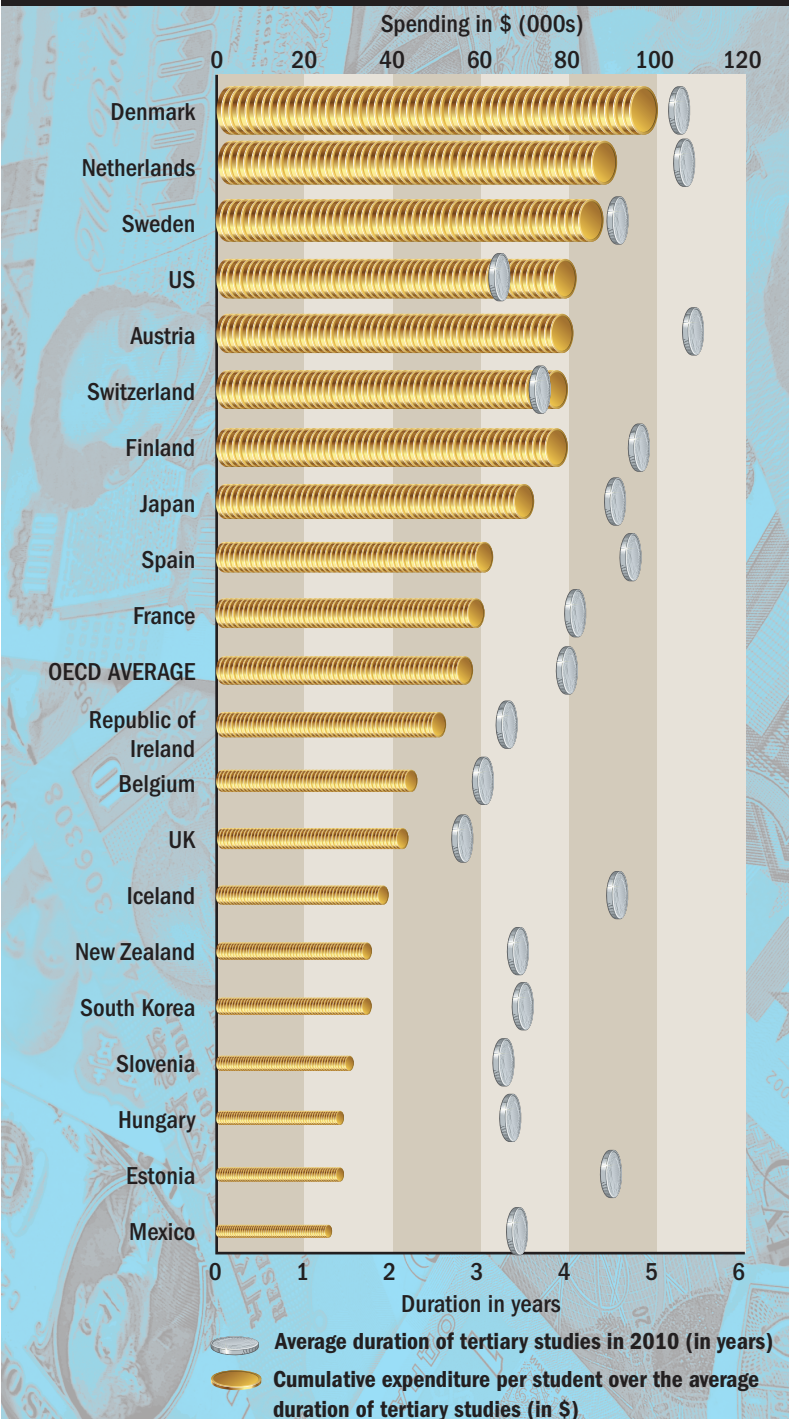TIME IS MONEY: CUMULATIVE SPENDING PER OECD STUDENT