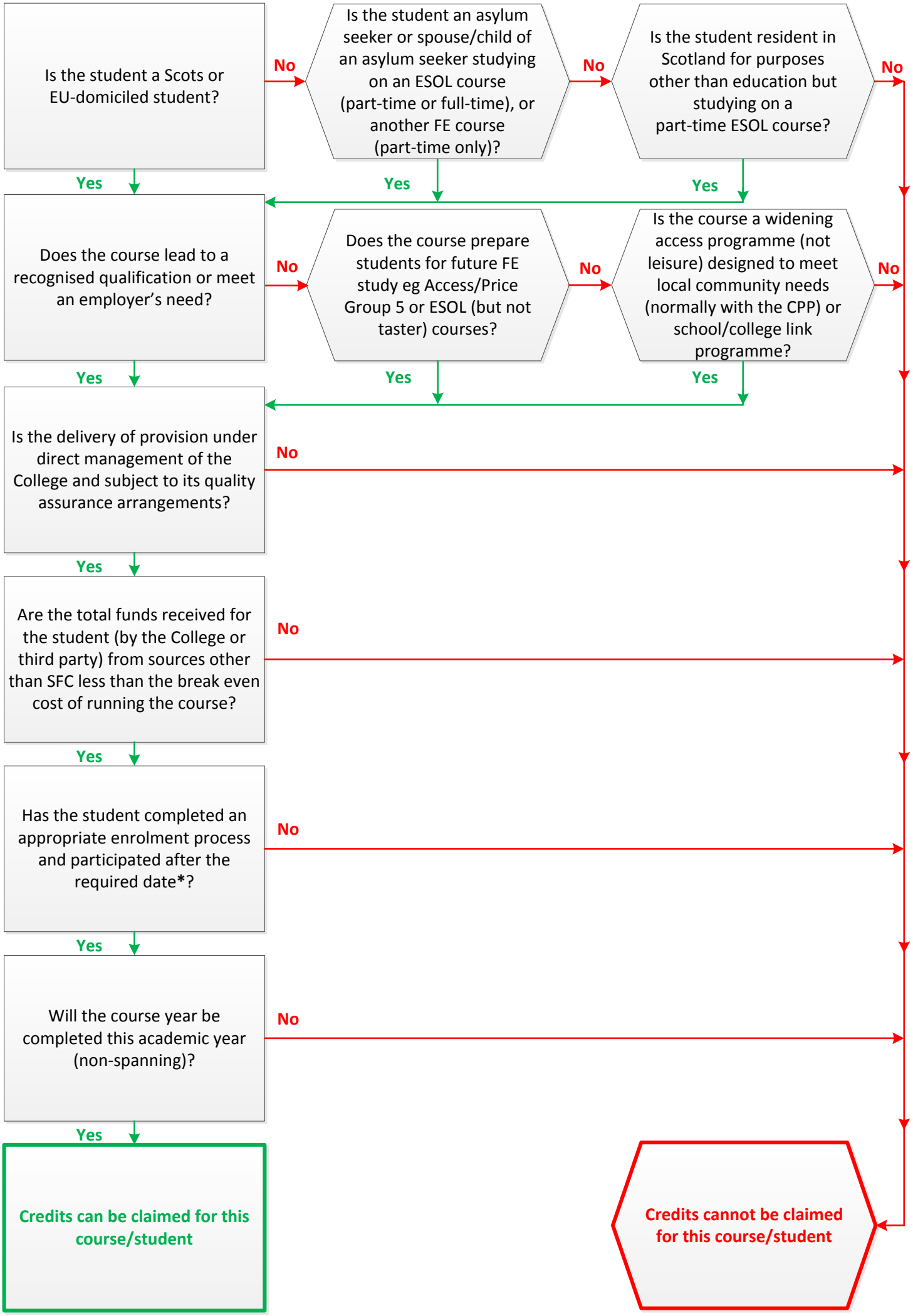2019-20 Credit eligibility