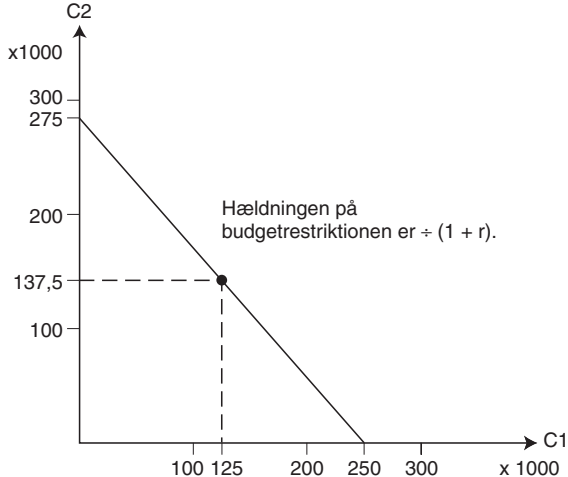Figur 1. Den intertemporale budgetrestriktion