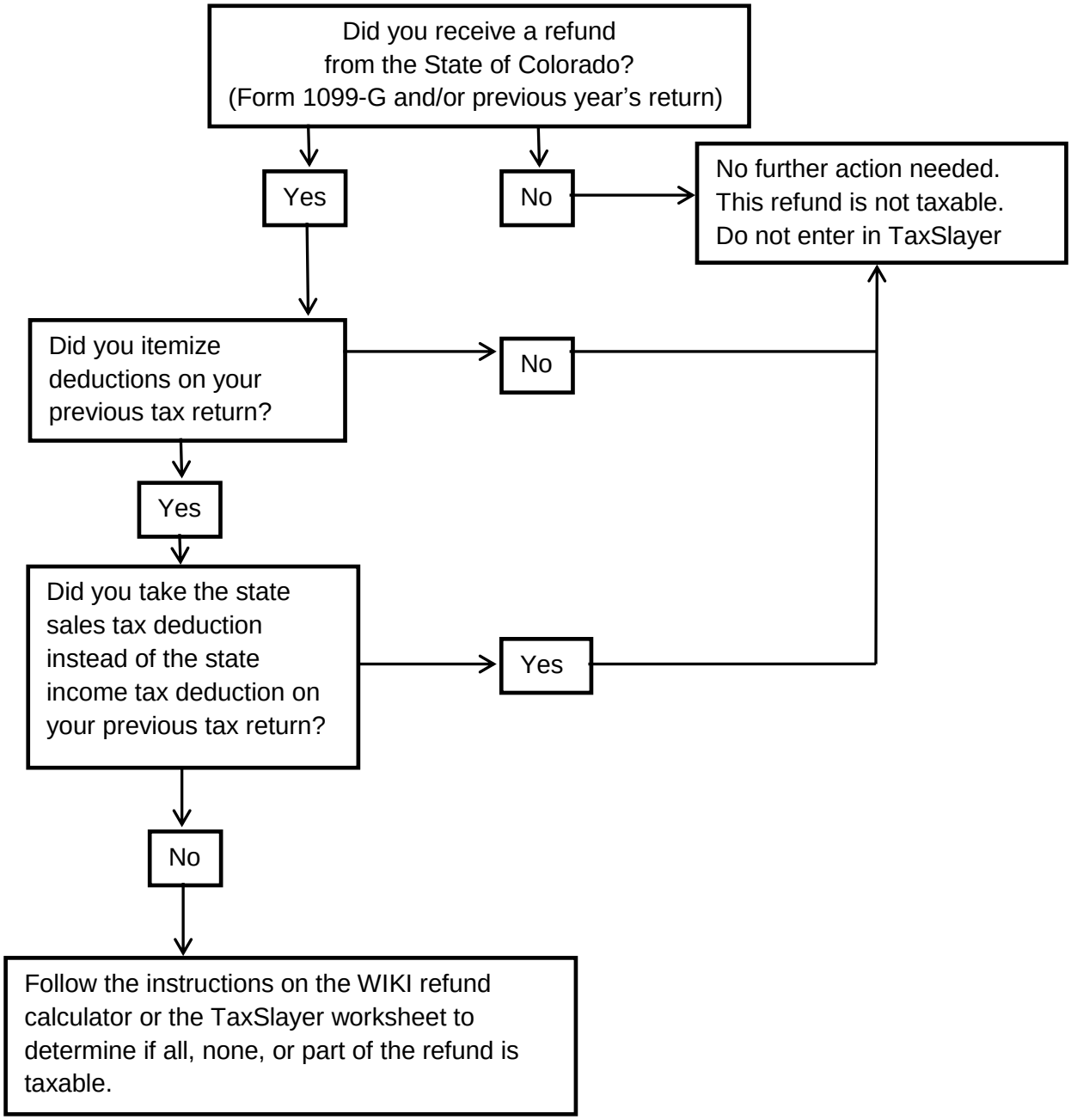State Income Tax Refund Flow Chart