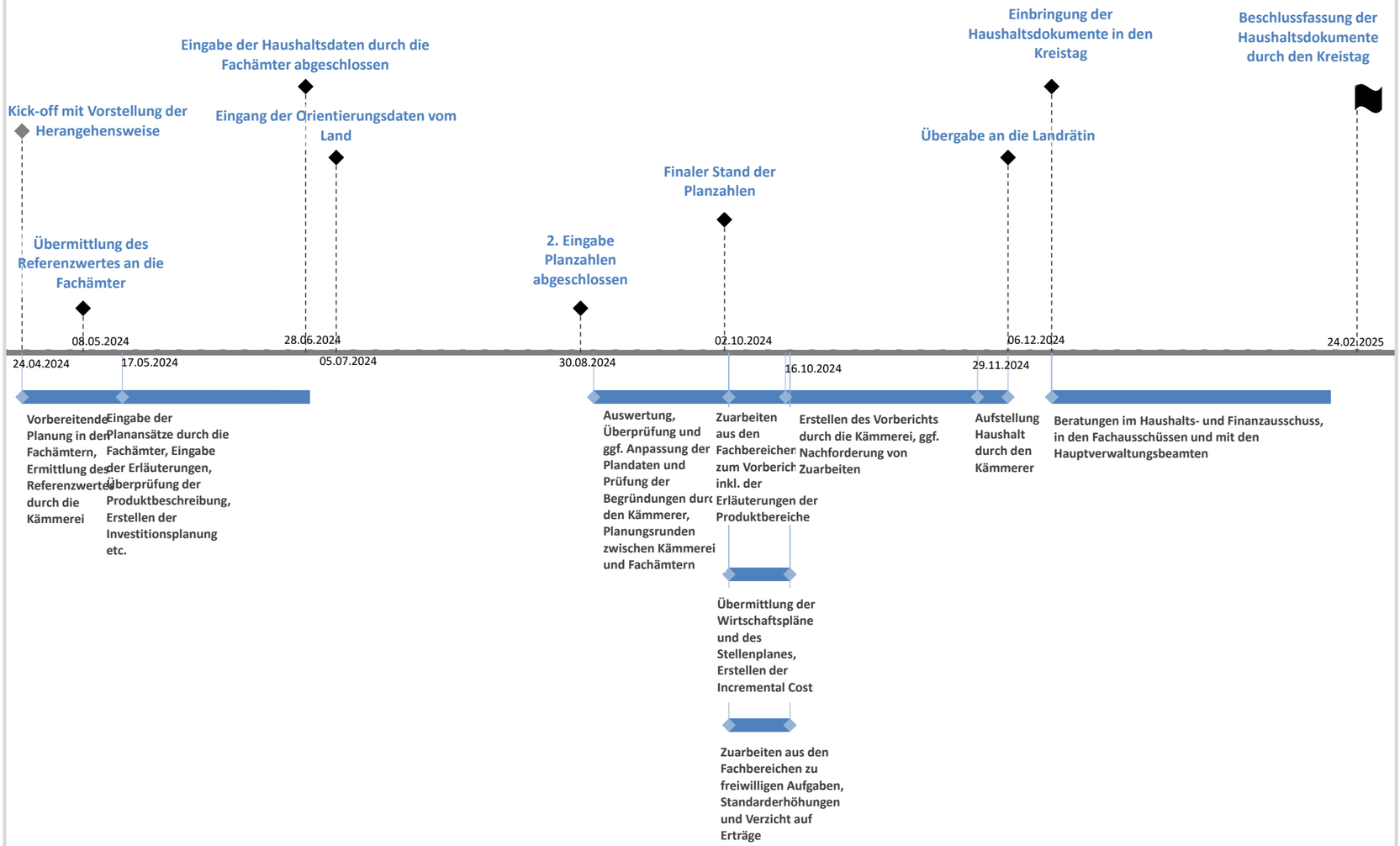Haushaltsplanung 2025