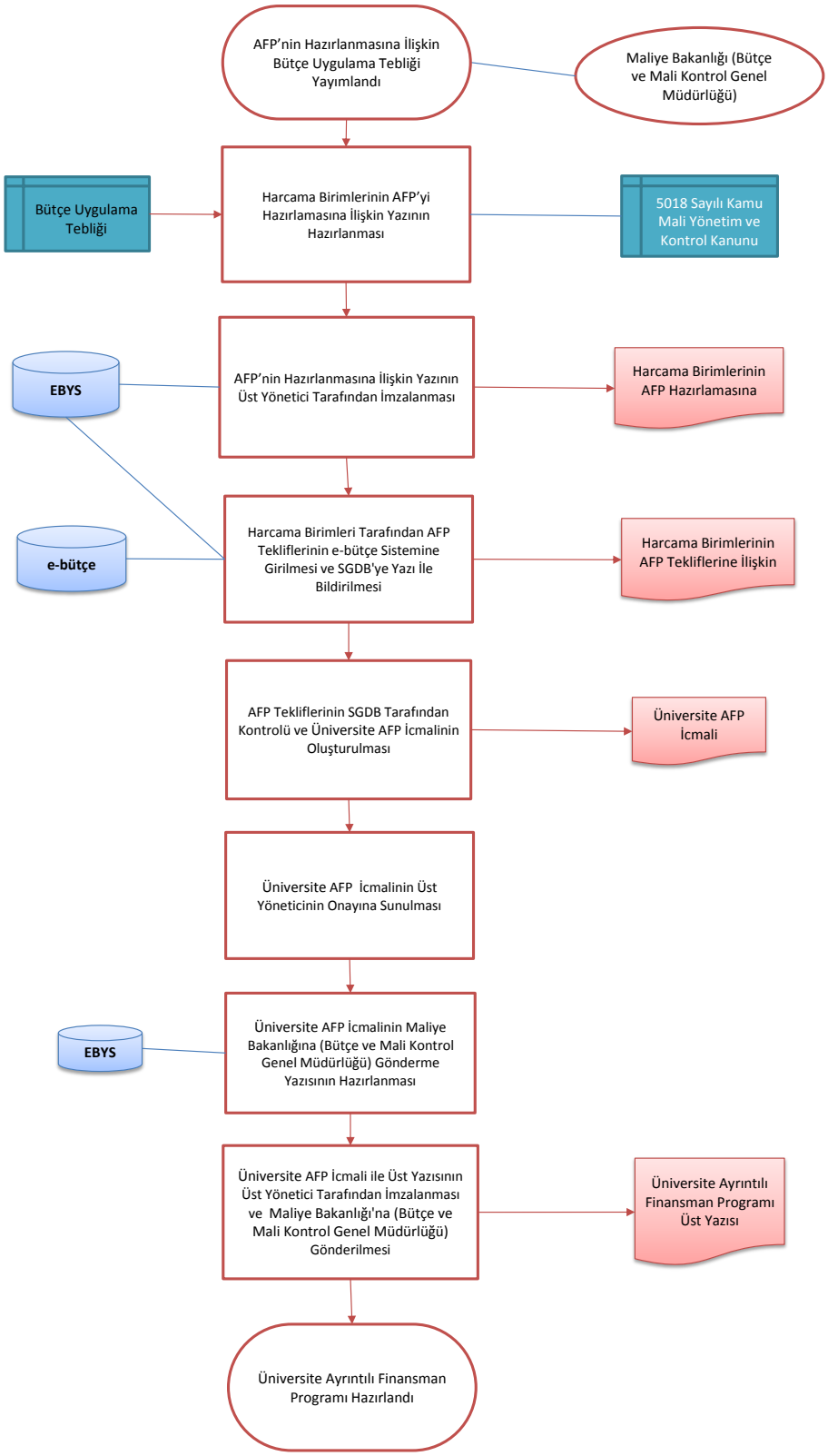ÜNİVERSİTE AYRINTILI FİNANSMAN PROGRAMININ HAZIRLANMA İŞ AKIŞ SÜRECİ