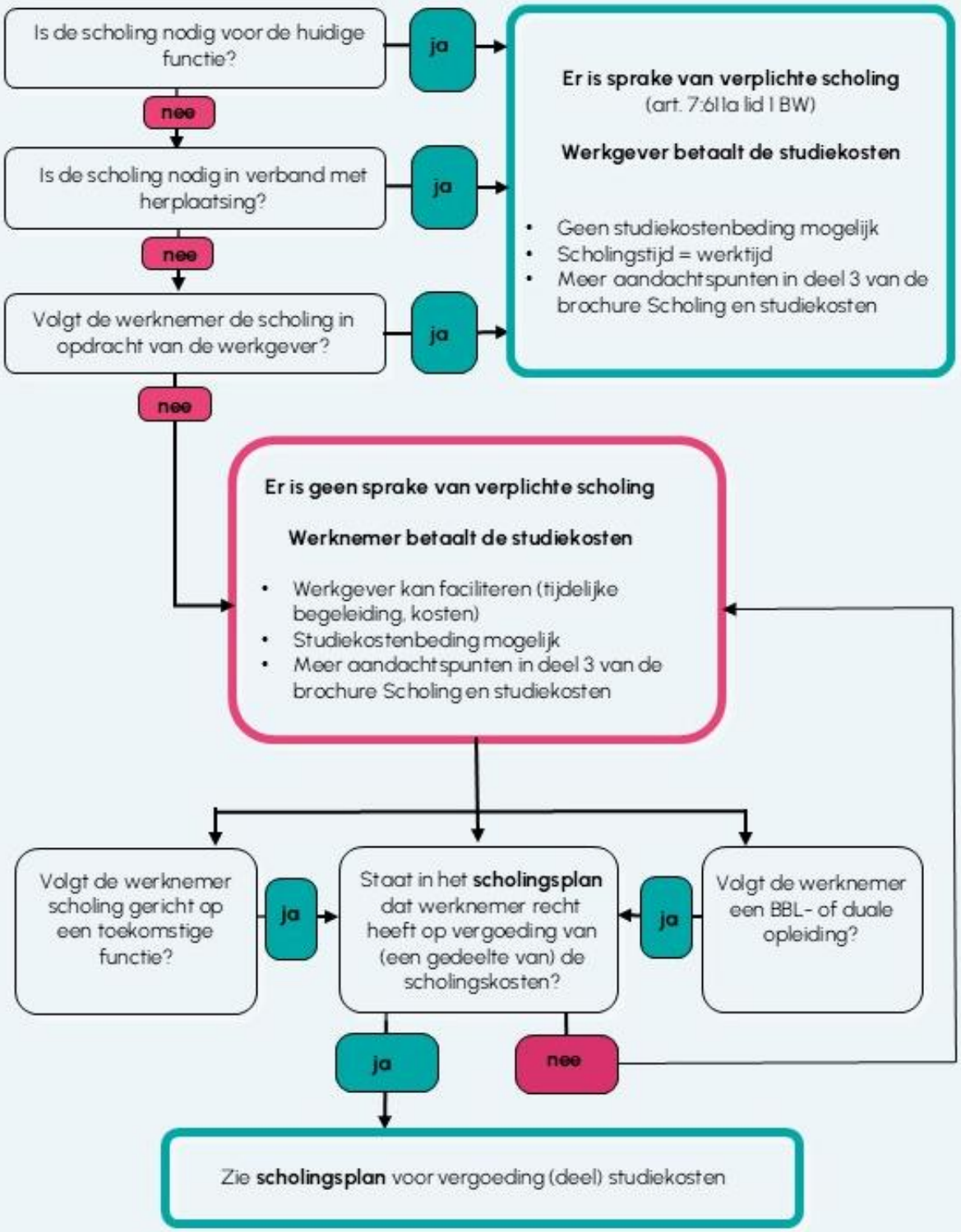Stroomschema scholing en studiekosten