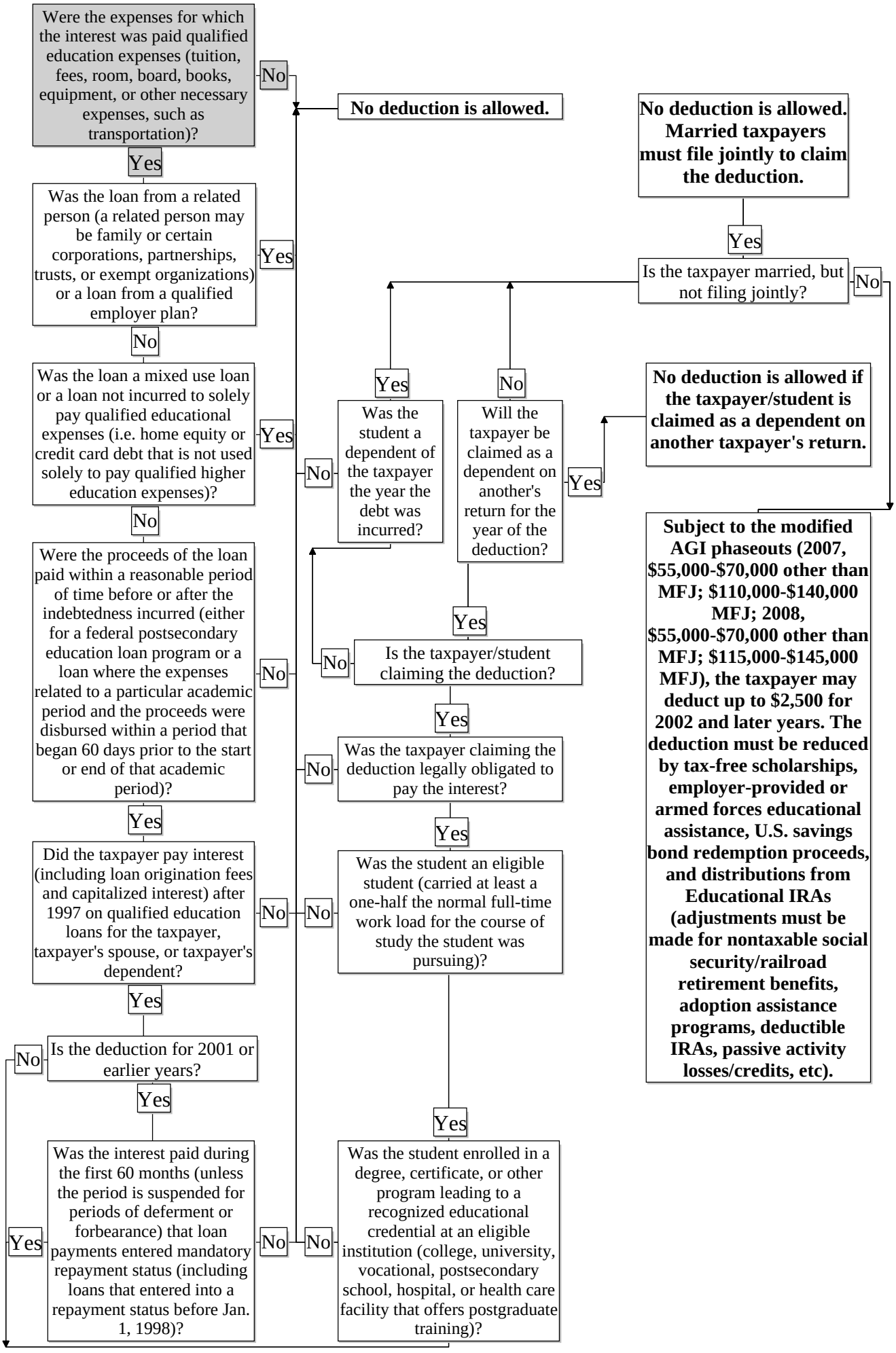Student Loan Interest Deduction: is a deduction allowed?