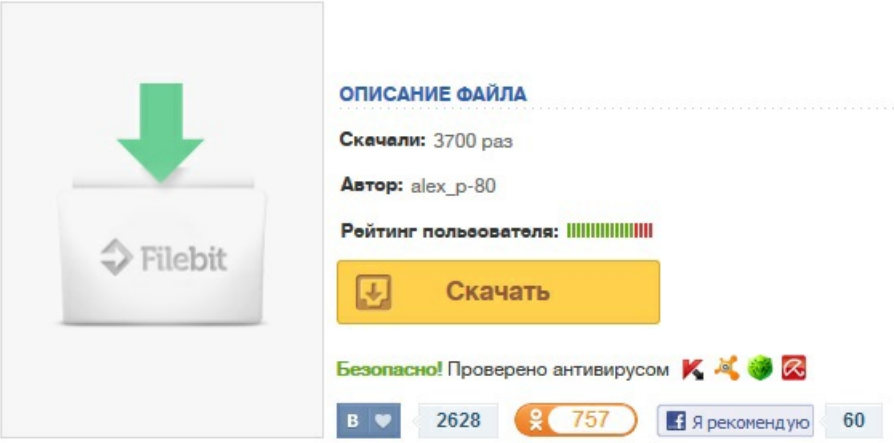психолого-педагогическая характеристика ребенка с овз пример