For Many, Is College Out of Reach?

Exploring Scalable Innovative State Programs to Close the College Access (and Success) Gap

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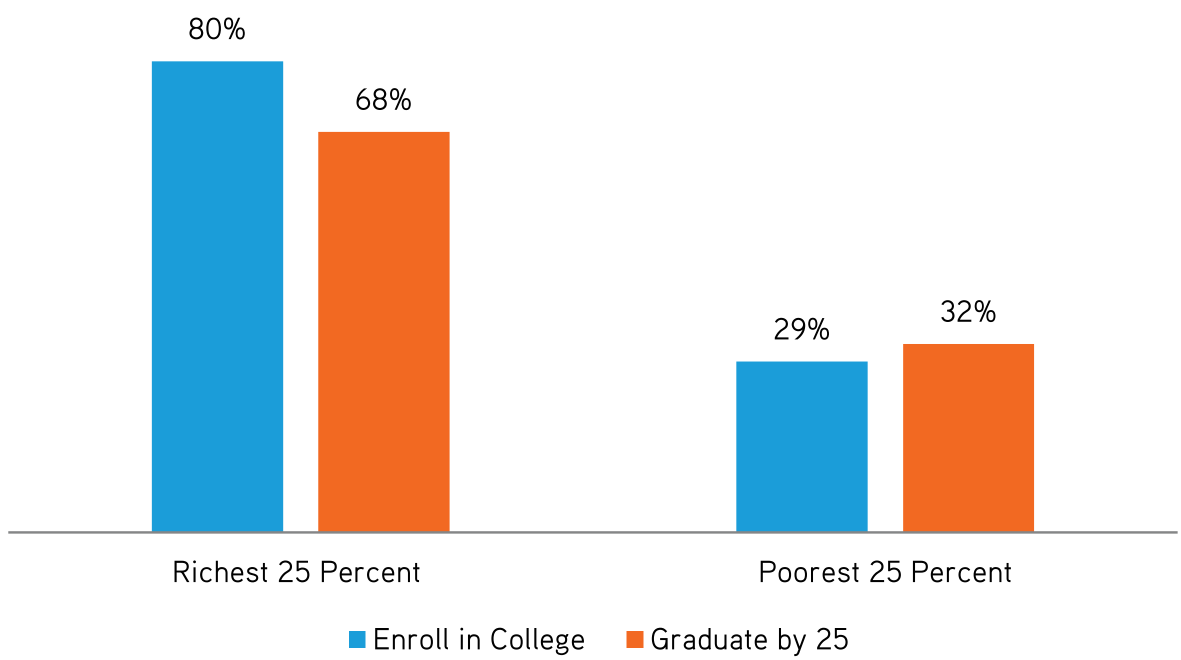
If we are to close persistent equity gaps in our society, access to a quality education is the most critical opportunity we can offer.

However, there is a widening college access gap in the United States.[1] The ever-rising cost of higher education, coupled with diminished government financial support and growing income inequality, have put college out of reach for many at a critical juncture when postsecondary education is essential for enhancing career prospects — in addition to creating well-rounded citizens.[2] As a result of the Great Recession in the mid-aughts, financial support for higher education has been reduced by nearly all states. The drastic cuts across the nation in most states are not back up to prerecession levels and it is unlikely that many states will ever "restore" general higher education spending to prerecession levels.

The situation has been exacerbated by additional factors, including recent proposed budget cuts by the federal government and increasing fiscal stress on state and local governments.[3] As one colleague in state government said to me recently, "we're on our own." In higher education alone, the president's proposed budget would have resulted in more than $200 billion over the next ten years in cuts to higher education programs including freezing Pell Grant awards, cutting federal work study, and educational opportunity programs.[4] Even though the Congress restored virtually all the proposed cuts, given the constant threats from the federal executive branch to propose budget

FIGURE 1. **The Widening Gap in US College Entry and Completion**



Source: Martha J. Bailey and Susan M. Dynarski, *Gains and Gaps: Changing Inequality in U.S. College Entry and Completion* (Cambridge: The National Bureau of Economic Research, August 2011), http://users.nber.org/~dynarski/Bailey_Dynarski_Final.pdf.

cuts, uncertainty in state and local tax revenue, and the nation's mixed view of higher education generally, higher education has a steep hill to climb in expanding access and opportunity.

In this era of fiscal uncertainty and diminished public confidence in postsecondary education, what programs and models are effectively addressing the affordability gap and gaining support from policymakers to make greater investments in higher education?

There are five elements that could capture policymakers' attention and drive greater resources into higher education as a way to close equity gaps:

1. Provide **direct benefits to the student** as opposed to block grant-like funding to the system.
2. In any program, there must be **targeted support** for at-risk students.
3. Open **new access points** by breaking down traditional education structures.
4. **Quality and success indicators** are imperative in order to demonstrate value.
5. Bend the **total college cost curve** for as many students as possible.

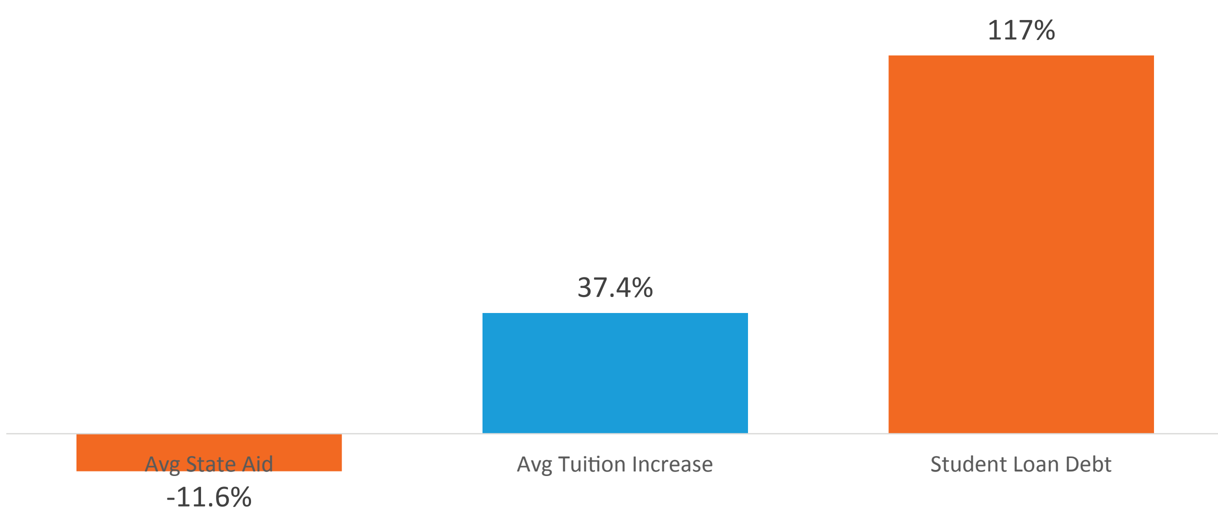
Using comparative survey data and a comprehensive review of programs, particularly in New York and Tennessee, the paper will explore several states with replicable models to expand college access and success. New York has been on the forefront of opening the door to educational opportunity through nation-leading programs and the state's approach could serve as a model. Likewise, Tennessee has been leading the charge on pioneering tuition programs on a statewide scale before they were largely in vogue. Given Tennessee's longer history with programs like free tuition, the state has more data available to review what works and what does not. The paper will examine how these states are addressing the affordability (and success) gap, how policymakers were convinced to make additional financial investment in higher education, the problems and pitfalls of the programs, and the ways other states could model similar efforts. Most importantly, the paper will explore how states are focused on quality and outcomes, not just access, in these programs.

The Conundrum: Rising College Costs and Lagging Results Meet the Growing Confidence Gap

In many states, the rising costs of college are being borne by students, and the trend was accelerated after the fiscal bottom fell out in the mid-2000s. Since the Great Recession, average state aid to higher education institutions has decreased more than 11 percent, while tuition has on average increased 37 percent (see Figure 2). The shift to greater reliance on tuition to cover the growing costs has increased student loan debt, which has risen 117 percent nationally since 2008 (and is now at more than $1.5 trillion and growing), all of which has simply put college out of reach for many.[5]

At the same time, with growing costs, higher education is facing an existential crisis. A recent NBC News poll found that nearly half the nation is questioning whether college is even worth it, especially among the poor and working-class — at a critical time in our nation's history when postsecondary education is needed now more than ever (see Figure 3). Without the public squarely behind higher education, it will be difficult to get policymakers to make additional investments.

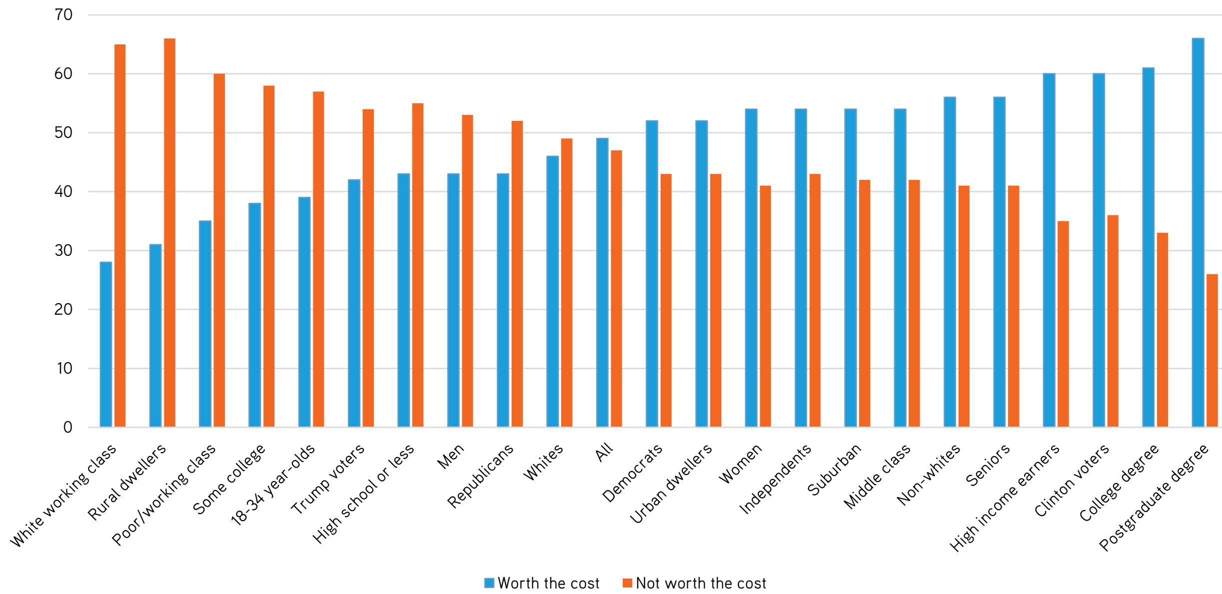
FIGURE 2. **Change in State Direct Aid to Higher Education, Tuition, and Student Debt (2008-17)**



Source: State Higher Education Executive Officers Association, *State Higher Education Finance FY 2017*[6] and Federal Reserve Bank of New York Consumer Credit Panel / Equifax.

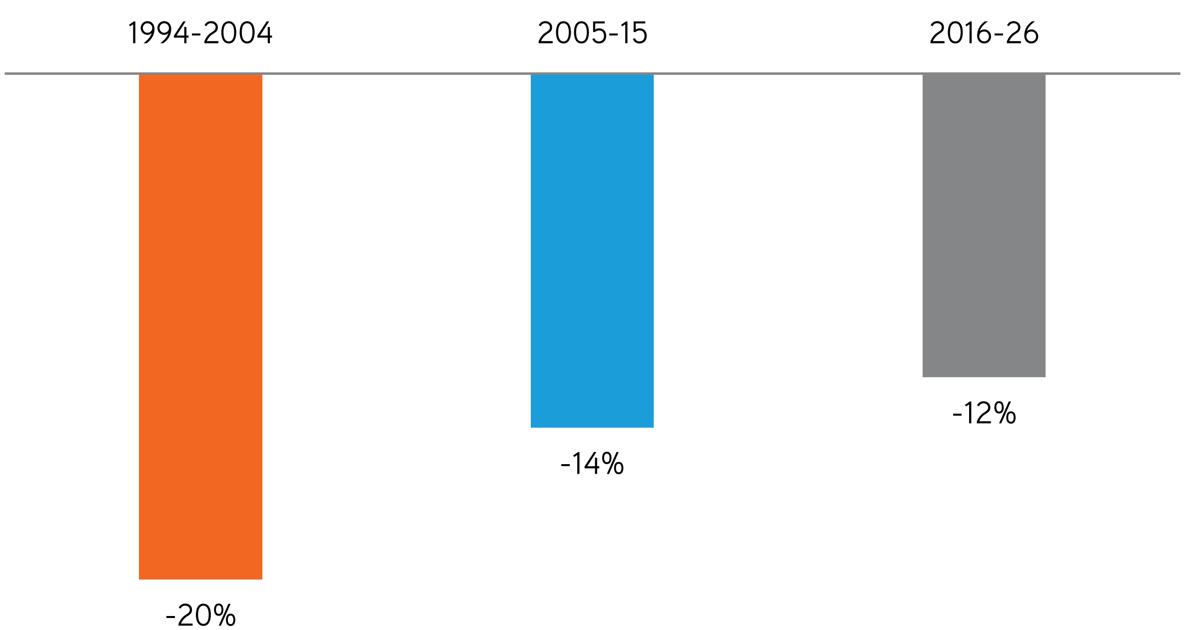
This toxic stew is driving the college access gap ever wider apart, which is demonstrated by declining enrollment nationwide (see Figure 4). And as important, it is not just getting into a college and university — it is completing a degree program or certification to give that individual a greater likelihood of success. Coupled with declining tuition is the fact that many who go to college take on costs but do not graduate. Nationwide, the two- and four-year graduation rates continue to lag.[7] A new approach is required to change the trajectory.

FIGURE 3. **Is College Worth the Cost?**



Source: NBC News Poll, September 2017.

FIGURE 4. **Declining Enrollment in Colleges and Universities (Percent Decline)**



Source: National Center for Educational Statistics.

PROJECTED JOB GROWTH

When the job requires at least some postsecondary education:	**11%**
When no postsecondary education is required:	**5.6%**

Source: Bureau of Labor Statistics.

The Nation Needs More Highly Educated People to Compete in the Global Economy

But while costs grow, enrollment declines, and many students struggle to complete, we need a more highly educated workforce to compete. Federal and state labor projections show tremendous job growth in areas where postsecondary education is required and a significant decline in jobs where a high school degree or less is required — especially as automation continues to dramatically alter the workforce landscape and could potentially drive further inequality in the labor workforce.[8] For example, recent Bureau of Labor Statistics data show projected job growth is 11 percent when the job requires at least some postsecondary education versus 5.6 percent where no postsecondary education is required.[9]

As another illustration of the need, there are more than six million unfilled jobs in the United States, many of which go unfilled because there is not a sufficiently trained workforce supply to meet demand.[10] Moreover, according to the Georgetown Public Policy Institute, more than 65 percent of all jobs will require some form of postsecondary education by 2020.[11]

A Policy Roadmap to Expand College Access and Success in the Era of Austerity

More than eighty years ago, the GI Bill[12] dramatically transformed the landscape of higher education and provided unprecedented opportunity for a diverse cross-section of Americans to attain postsecondary training. The brilliance of the GI Bill was direct assistance to the individual and the flexibility to use it for various types of postsecondary education training, from certification to graduate degrees. In order to reverse the trend of national disinvestment in postsecondary institutions, we should focus on innovations that are working in states and communities that can be taken to scale and have a greater likelihood of being supported by policymakers.

1. Focus on Grants and Incentives to Students and Not Block Grant-Like Funding to Institutions

Block grant aid to higher education institutions will remain a central component of how states and other governments finance our colleges and universities, but given the fiscal pressure they will no longer be the main source of *additional* investment. For too long this has been the focus of many advocacy efforts and it simply does not resonate with a public suspicious of whether higher education is worth it. If anything, targeted programs that provide direct benefits to students and indirect benefits to campuses (e.g., increased enrollment) are likely — and have been proven in recent programs — to be funded by policymakers.

One of the primary mechanisms states are using to invest directly in students has been the free tuition movement. Although there have been pockets of free tuition programs around the county for decades — most notably the Kalamazoo Promise, which offered full tuition to any public college in Michigan[13] — states and municipalities have begun to explore or just implemented free tuition programs on a larger scale. There are many examples to choose from to illustrate models that have improved college opportunity and success. However, two recent efforts by Tennessee and New York could serve as models.[14] These states were chosen because they developed and expanded a series of college opportunity programs after the Great Recession, have been implemented on a large scale where hundreds of thousands of individuals are eligible, show promise of being replicated, and include completion components and other important programmatic components in addition to college access. Although relatively new programs, they appear stable to date.

In 2014, Tennessee created the Tennessee Promise. The Tennessee Promise is a free tuition program to any Tennessee resident going to community college, including some qualifying private community colleges.[15] Likewise, in 2017, New York enacted a free tuition program for every public college in the state called the Excelsior Scholarship.[16] It is the first statewide program in the nation to offer free tuition for both two- and four-year programs. Both programs are "last dollar" programs in that an individual has to exhaust other federal and state financial assistance before receiving the assistance under the program.

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CHART 1. **Summary of the New York and Tennessee Free Tuition Programs**

ISSUE	NEW YORK STATE EXCELSIOR SCHOLARSHIP	TENNESSEE PROMISE
Eligible Schools	Two or four years of tuition-free attendance at any public institution (SUNY or CUNY)	Two years of tuition-free attendance at a community or technical college in Tennessee (or any approved in-state private or public university offering an Associate's degree)
Residency	Must be NYS resident and have resided here for twelve months prior to starting the program*	Tennessee resident that graduated from a Tennessee high school
Income	$100,000 or less (for 2017-18) $110,000 or less (for 2018-19) $125,000 or less (by 2019-20)	No income threshold, but will "target at-risk students"
Credits	Twelve credits per term; Thirty per year	Twelve credits per term
GPA	N/A — good academic standing at institution	2.0
Consecutive Semesters	Cannot withdraw/stop taking classes	Cannot withdraw/stop taking classes
Mentoring & Community Service	N/A	Mentoring program and eight hours of community service per term
Post-scholarship Residency	Following the scholarship, awardees must reside in NYS the length of time the scholarship was received and be employed by NYS (if employed); includes exemptions to the residency requirement.	N/A
On-time Completion	Must be on track to graduate on time with an Associate's Degree in two years or a Bachelor's Degree in four years	By requiring full-time enrollment to receive benefits, students will also complete their two-year degree on time
Last Dollar Scholarship	Yes	Yes

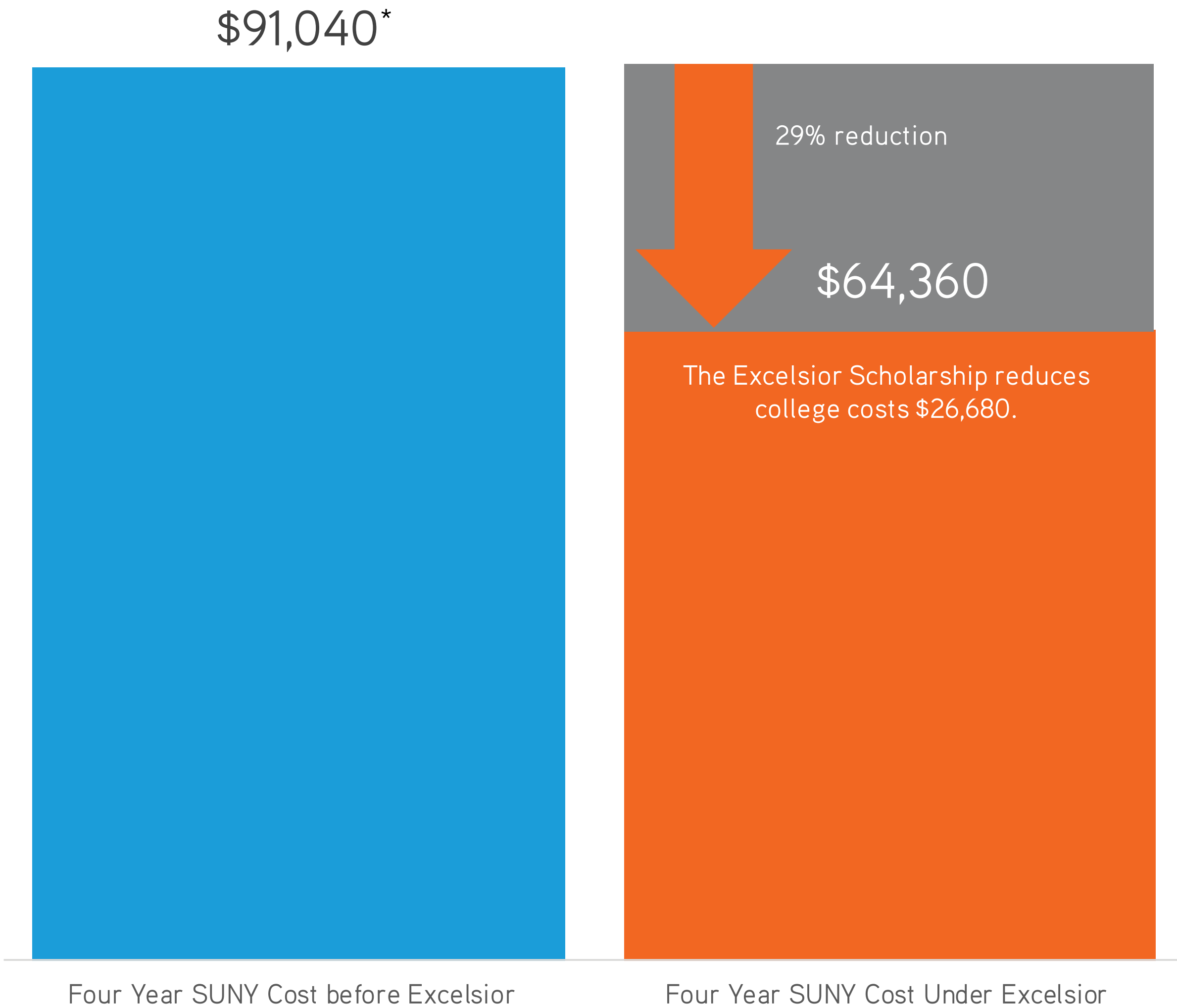
**Mirrors the NY longstanding tuition assistance program*

Overall, both of the Tennessee Promise and New York Excelsior Scholarship reduced the overall cost of an average community college commuter student to nearly nothing. In Tennessee, reliance on student loans are down more than 17 percent, so it has begun bending the overall cost curve.[17] In New York, where the program applies to all public schools, it has also reduced the overall cost of four-year bachelor's degrees considerably considerably (see Figure 5).

Overall, enrollment is up in both states (more than 16k students a year in Tennessee and 23k more students in the first year in New York).[18] As former State University of New York Chancellor Zimpher says, it's about "getting butts in seats" to help sustain colleges and universities because enrollment is the lifeblood of higher education.

And although it is too early to see how well students are doing in New York, there are positive data from Tennessee. In the most recent annual report, the number of

FIGURE 5. **New York State Excelsior Free Tuition Has Reduced Average Four-Year Costs Nearly 30 Percent**



* Adjusted to include increased tuition costs if the Excelsior Scholarship didn't exist in 2018.

students filling out financial FAFSA forms has increased from 60.4 percent of all students in 2014 to more than 79 percent in 2018.[19] That is an added benefit of last dollar tuition programs: even if an individual does not qualify, many have historically left other grants on the table by not filling out an application. Finally, in Tennessee initial data suggest that their free tuition program is beginning to close the equity gap with a growing number of black and Hispanic students attending college.[20]

There are financial risks associated with last dollar programs. As mentioned above, last dollar programs require that students exhaust other financial aid programs and grants before the program kicks in. However, the president proposed deep cuts to those other programs, like Pell, and any federal cuts will put greater financial pressure on Tennessee and New York to keep their free tuition programs in place. But, as important, both states have set aside millions of dollars for the programs — New York through a general state appropriation and Tennessee through an endowment and excess lottery funds.[21] If federal budget cuts to higher education happen, the New York and Tennessee programs that cost in the low hundreds of millions of dollars could suddenly be significantly and unsustainably more costly to the states.

2. States Should Provide Enhanced Support to At-Risk Students

If we are to close equity gaps in higher education, then individualized supports to at-risk students are critical. Last dollar programs have been criticized by some because they benefit higher-wealth individuals, especially in New York, while not providing additional benefits to working-class families or at-risk students. Critics of free tuition programs have argued that they are not free college programs and that it's better to focus on higher cost areas, like room and board, to those in the lower-income brackets.[22] However, the critical point to remember is that if it is important to have states invest in programs that reduce the overall cost of higher education, then it should not matter how they do so. On average, the Excelsior Scholarship in New York reduces the overall cost for a four-year degree by nearly 30 percent. In both Tennessee and New York, community college commuter students get a degree nearly for free, except for books and travel costs.

And although critics may be technically accurate that the specific program is geared to higher-income (but hardly wealthy) families because they are last dollar programs, in states like New York, virtually all direct state assistance for higher education is for lower-wealth individuals, like the state's $1 billion tuition assistance program, which already provides tuition grants up to approximately $75,000 a year.[23] In fact, New York already provides significant direct student support, especially to working-class and at-risk students (see Figure 6). Moreover, education advocates should be mindful of rhetoric that pits the working class against the middle class, given both groups are facing growing income inequality.[24]

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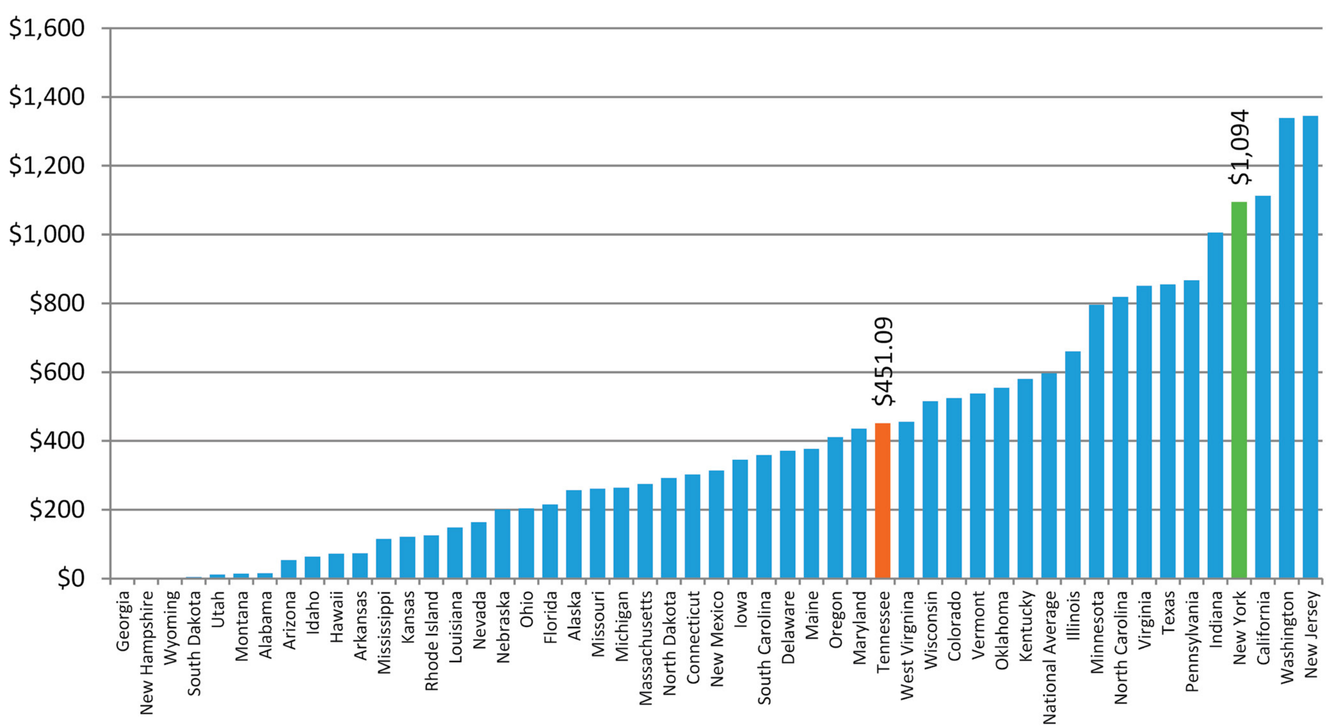
Tennessee and New York have addressed this potential equity issue by simultaneously increasing funding for opportunity programs for students. For example, New York state funding for two important programs — SUNY's Educational Opportunity Program[25] and CUNY's Search for Education, Elevation, and Knowledge[26] programs — provide additional support for low-income students and were increased 65 percent and 62 percent, respectively, since 2012. CUNY's Accelerated Study in Associate Program (ASAP), which helps students with services like enhanced tutoring and financial assistance for public transportation and textbooks, is another important model.[27] Likewise, the Tennessee Promise program has mentoring and other supports built in for those students who need additional assistance throughout their college careers.[28] Books, wraparound services, and other living expenses must also be addressed. In New York, the state has invested eight million dollars to lower the costs of books for students,[29] created a community school program for community colleges for wraparound services for at-risk students,[30] and invested in food pantries as a way to provide additional support.[31] Programs like these must coincide with any free tuition program.

Finally, to help provide relief to graduates who are living with significant student loan debt, the state of New York enacted the Get On Your Feet Loan Forgiveness Program, which pays 100 percent of an individual's student loans for those making up to $50,000 annually for two years.[32] Modeled on President Barack Obama's Pay as You Earn Repayment Program, it could be an important tool to directly help students who just graduated. Again, the state was willing to set aside resources to directly help students.

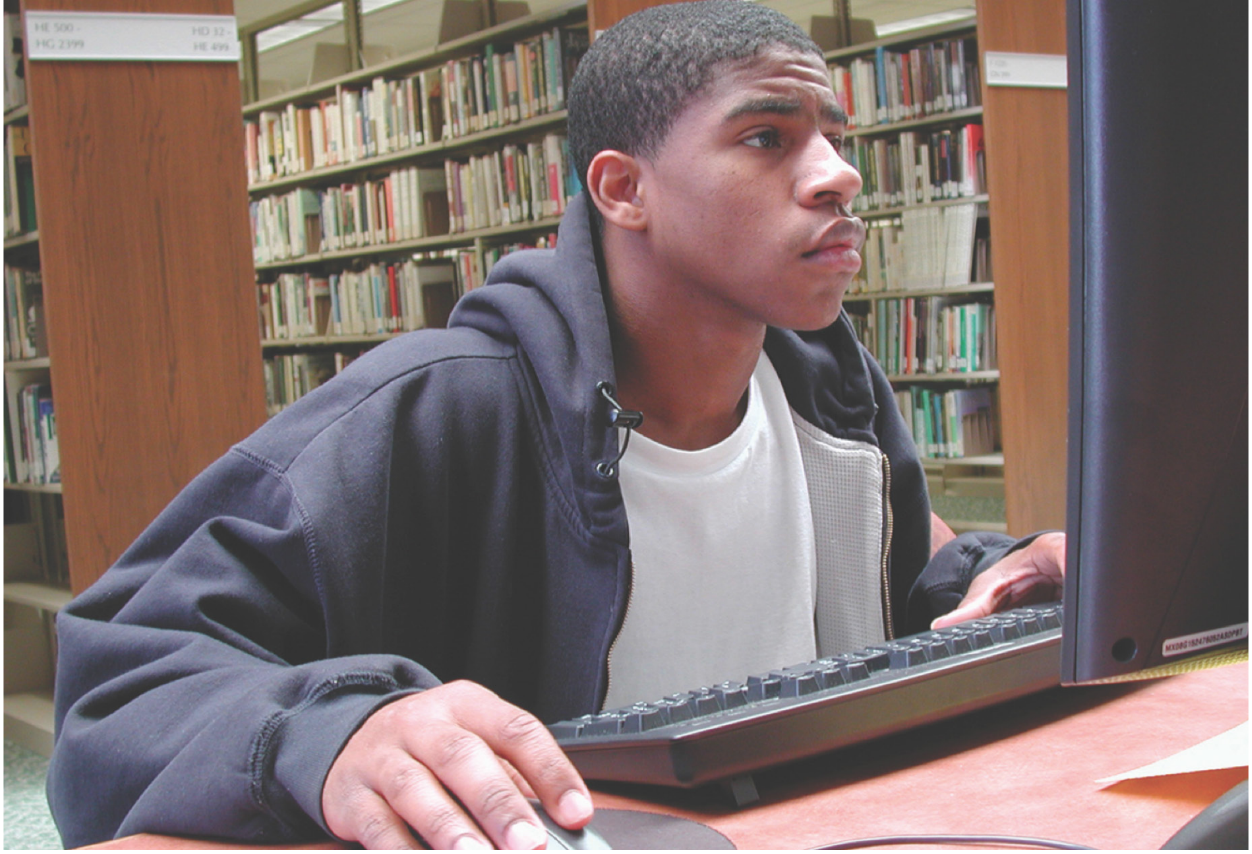
FIGURE 6. **Need-Based Aid Per Total Undergrad Student by State (2015-16)**



Source: National Association of State Student Grant and Aid Programs, AY 2015-16 Annual Survey.

3. Open New Access Points by Breaking Down Traditional Education Structures

We must also think outside of the box and replicate programs that open access by breaking down traditional education structures. Early college high schools could be key. While getting a high school diploma, early college high school models give at-risk students a free associates degree and advanced job training with first-in-line job opportunities upon graduation. The wall between high school and college doesn't exist. Programs like the IBM Pathways in Technology (P-TECH) not only hit the sweet spot of college access and successful employment, they have also gotten states like



New York[33] to make multimillion dollar investments in the program. Getting buy-in from external groups, like the business and nonprofit communities, could unlock state resources as matches. In New York, more than thirty-nine programs will provide at least 10,000 students with a high school diploma and a college degree so the potential to replicate the program on scale is possible.

Data show that these programs are successfully closing equity gaps. For example, the 2017 graduation from the P-TECH program in Brooklyn, New York, shows 53 percent of the high school graduates also received an associate's degree in computer information systems — and nearly 100 percent of the graduates were from communities of color.[34] When you compare 53 percent at the Brooklyn P-TECH with the two-year graduation rate at the City University of New York in the single digits, the data are even more impressive.[35]

4. It's Not Only about Access, It's Also about Success

It's not just access to college; it's making sure every student succeeds. In fact, closing the success gap is the more difficult part and why supports are central to whatever program is developed to expand college access. While academic standards are necessary and important, broader access to college by a diverse cross-section of individuals in this country doesn't mean the cheapening of higher education. On the contrary, the diversity of backgrounds is what makes our society great. As more people go into postsecondary degree programs, it is incumbent upon us to make sure that we don't leave people like rudderless boats in the ocean. The maze of applications, majors, degree offerings, and the like without mentoring and support could turn the opportunity of college access into a nightmare of no degree, significant debt, and a bad student experience.

While both Tennessee and New York provide additional support to close success gaps, they do it differently. Tennessee Promise has important mentoring and support programs to guide prospective students through the process towards completion. In Tennessee, the Tennessee Promise is coupled with the Drive for 55 completion program — a program to get the state's graduation rate up through mentoring and other programs.[36] And preliminary data show it's working. More than 72 percent of the second cohort in the Tennessee Promise are still on track to complete their degree on time.[37]

New York's Excelsior program does not include mentoring and other supports within the Excelsior Scholarship, but additional individualized programmatic support has come in the form of existing funding increases to the state's Equal Opportunity Program, for instance. In New York, the Excelsior Scholarship requires that the student completes the program on time. There are exemptions to allow flexibility in the on-time graduation requirement as a way to get completion rates up across New York State.[38]

5. Higher Education Must Continue to Bend the Cost Curve to Get States to Make Investments

As some states and policymakers are grappling with growing income inequality in various ways, including increasing wages (e.g., raising the minimum wage), expanding child care, providing tax relief through progressive income tax cuts, or expanding working-class earned income tax credits, colleges and universities must resist the urge to raise costs, which could wipe out gains made for working- and middle- class families in other policy areas. Free tuition programs, student loan forgiveness, and early college high school programs help drive the overall cost of college down. However, important to the long-term success of these programs will be controlling tuition increases and other fees. Upon adoption of the Excelsior Scholarship in New York, several campuses proposed significant fee increases. Given that they are not "aidable" nor covered, it diminishes the overall benefit to the student. These types of hidden cost increases could result in student and political dissatisfaction and hurt the overall program.

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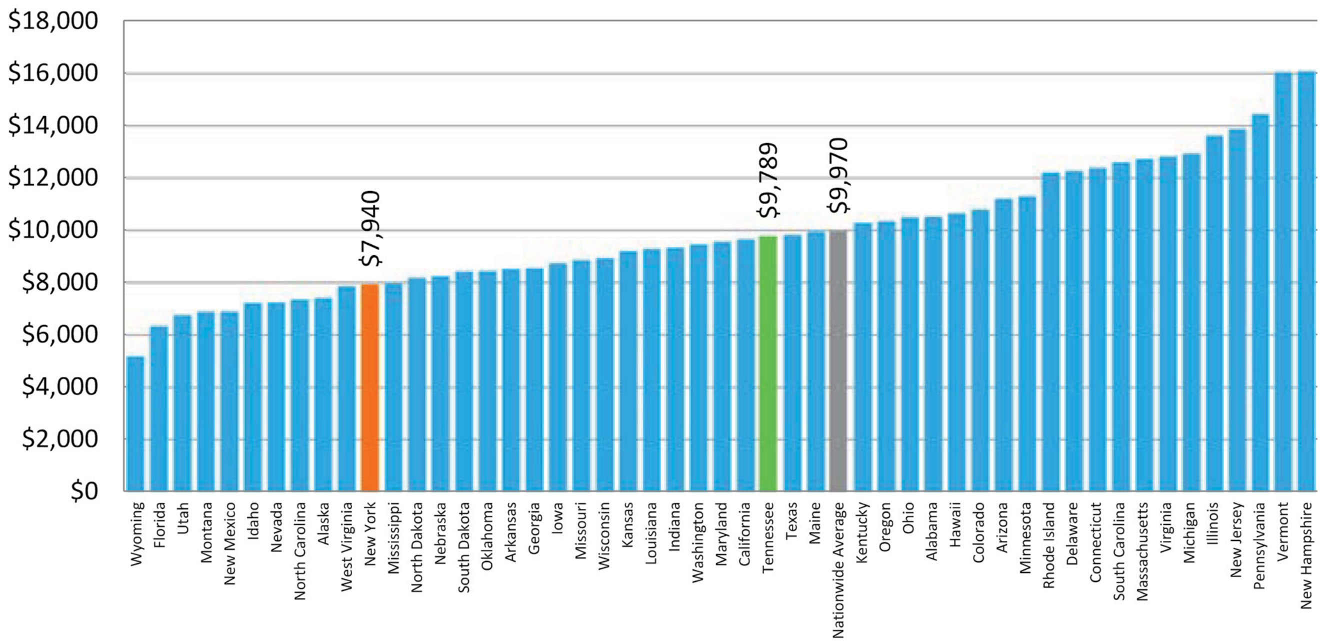
In Tennessee and New York, tuition and fees are below the national average, so replicating last dollar free tuition may be too costly for some states (see Figure 7). However, it does not reduce the overall theory that states, even in times of austerity, would be more willing to invest directly in students as opposed to general operating aid to the systems.

FIGURE 7. **Average Tuition and Fees at Public Four-Year Institutions, Fall 2017**



Source: College Board, Annual Survey of Colleges.

Preliminary Lessons Learned

The higher education sector must adapt to changing social and economic times. If we are going to close the equity, access, and success gaps, we must invest in public education. The issue is how do we get policymakers to make those investments and what are the wise investment strategies? States will be more inclined to invest in the student as opposed to the system. As was described above, overall general state support for public higher education has declined since the Great Recession and it is unlikely to be the way states make significant investments in education going forward. Fiscal stresses on state government and mounting financial pressure as a result of federal budget reductions and program changes that have pushed more of the costs onto states make it politically and economically difficult for states to make dramatic investments in block grant-like programs to institutions.

What the Tennessee and New York experience has demonstrated is that states are willing to invest directly in the student as opposed to indirectly through campuses. Politically speaking, public officials get “more bang for the buck” by providing incentives to individuals as opposed to faceless institutions. For example, unlike other states, New York pays all fringe benefit costs for both the SUNY and CUNY systems, but there is not the same political benefit to public and elected officials as lump sum benefits to

institutions. And everyone benefits in direct student grant programs like free tuition: colleges and universities get additional resources from increasing enrollment across campuses; students get reductions in overall cost to attend college; and society gets a more highly educated workforce and community by providing educational opportunity for all.

There are downsides to this approach, namely the politics of direct grants like free tuition, which may slow the ability to replicate such programs elsewhere. Even though in Tennessee the free tuition program has broad support and has been embraced by both Democratic and Republican administrations, the 2016 presidential campaign put enhanced focus on the program, namely as a Democratic issue. As such, it has been criticized in part as an improper giveaway of taxpayer dollars, although states like New York already spend more than six billion dollars annually on higher education, including more than a billion dollars on direct grants to students. In other words, it wasn't the program that critics had a problem with, it was the name of the program — namely focusing on "free" like it was a giveaway as opposed to a way of reducing the rising cost of college for working- and middle-class families. This messaging would have to be addressed in any other states wishing to replicate these programs.

Moreover, when states are looking to replicate these types of programs, the perfect should not be the enemy of the good. If the goal is to replicate models, Tennessee and New York are the foundations from which to build sustainable programs that could be expanded. Understandably, there are those who have been critical about the programs because they do not deal with lowering the costs of room and board, costs of books, or are too restrictive in areas like GPA or residency requirements postgraduation. However, if the goal is to lower the overall cost of college through enhanced state financial support and help close the access (and success) gap in the United States, these programs do just that — they simply use tuition as the vehicle.

As important, states should have the flexibility to try different things without having to throw everything out. In Tennessee, they focus on associate's degrees because they see that is where there is the greatest workforce need.[39] That's not to say they cannot expand the program to four-year degrees if workforce needs change. In New York, the program requires that students attend college full time and, although there are hardship exceptions, a primary goal is to improve on-time graduation rates —

something that many public institutions have been struggling with. Again, that's not to say the program can't adapt and change. Programs can be altered and changed as they advance. The "perfect" should not stand in the way of important progress.

Let me provide an example. One of the primary concerns leveled against free tuition programs has been it would hurt enrollment of noneligible institutions. In New York, the most vocal were the many private colleges and universities that said this would put them at a competitive disadvantage. In Tennessee, the four-year colleges and universities have raised concerns that they are at a competitive disadvantage to two-year programs. In New York, the opposite of what the critics said would happen has happened. What the public campaign around free tuition has done is raised positive awareness for higher education overall and applications are up across both public and private colleges.[40] As Ned Jones, vice president for enrollment and marketing at Siena College, a private school, said, "We like the fact that the conversation the governor started last year about affordability is going on — the average family still thinks very positively about Excelsior. And you know who the big winners are going to be? The students, because at the privates or the publics, we're all working to enroll that kid."[41]

Some have questioned whether new direct grant programs, like free tuition programs in New York and Tennessee, are sustainable, but if done in the right way they are more likely to be the way government makes greater investment in higher education. Success of these programs will drive long-term sustainability and investment by government. The Tennessee Promise free tuition program has remained in place, even with change in executive administrations of different political parties. This suggests that there is broad political support that can be used as a model for other states and localities.

But it's a necessity that states do something because they're "on their own." In the age of austerity and federal inaction and, worse, disinvestment, states, as Supreme Court Justice Louis Brandeis famously said, need to serve as the "laboratories of democracy." If access to quality education remains an important goal in higher education, it will largely be left to the states to lead the way.

Appendix

Example of Increased Support for Targeted Programs to Support At-Risk Students, New York

	FY12 Enacted	FY13 Enacted	FY14 Enacted	FY15 Enacted	FY16 Enacted	FY17 Enacted	FY18 Enacted	FY19 Enacted	$ Change Since FY12	% Change Since FY12
SUNY & CUNY*										
EOP (SUNY)	$19,520,800	$21,080,000	$21,712,400	$22,364,400	$26,808,000	$32,170,000	$32,170,000	$32,170,000	$12,649,200	65%
SEEK (CUNY)	$17,378,000	$18,378,000	$18,929,340	$19,498,000	$23,397,000	$28,077,000	$28,077,000	$28,077,000	$10,699,000	62%
CD (CUNY)	$828,390	$883,390	$909,890	$937,390	$1,124,390	$1,349,390	$1,349,390	$1,349,400	$521,010	63%
Total	**$37,727,190**	**$40,341,390**	**$41,551,630**	**$42,799,790**	**$51,329,390**	**$61,596,390**	**$61,596,390**	**$61,596,400**	**$23,869,210**	**63%**
SED										
STEP	$9,774,000	$10,801,000	$11,125,030	$11,458,030	$13,176,180	$15,811,180	$15,811,180	$15,811,180	$6,037,180	62%
CSTEP	$7,406,000	$8,184,000	$8,429,520	$8,682,520	$9,984,890	$11,981,890	$11,981,890	$11,981,890	$4,575,890	62%
Liberty Partnersh	$10,842,000	$12,542,000	$12,918,260	$13,306,260	$15,301,860	$18,361,860	$18,361,860	$18,361,860	$7,519,860	69%
HEOP	$20,783,000	$24,268,000	$24,996,040	$25,745,040	$29,605,920	$35,526,920	$35,526,920	$35,526,920	$14,743,920	71%
Foster Youth Success**					$1,500,000	$3,000,000	$4,500,000	$6,000,000	$6,000,000	
Total	**$48,805,000**	**$55,795,000**	**$57,468,850**	**$59,191,850**	**$69,568,850**	**$84,681,850**	**$86,181,850**	**$87,681,850**	**$38,876,850**	**80%**
Grand Total	**$86,532,190**	**$96,136,390**	**$99,020,480**	**$101,991,640**	**$120,898,240**	**$146,278,240**	**$147,778,240**	**$149,278,250**	**$62,746,060**	**73%**
EOC	$48,687,200	$48,980,000	$49,036,300	$49,036,300	$50,536,300	$55,536,300	$55,536,300	$55,536,300	$6,849,100	14%
ATTAIN	$	$2,000,000	$2,994,160	$2,994,200	$4,500,000	$6,500,000	$6,500,000	$6,500,000	$6,500,000	
LEADS	$	$1,000,000	$1,000,000	$1,000,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	
Total	**$48,687,200**	**$51,980,000**	**$53,030,460**	**$53,030,500**	**$56,536,300**	**$63,536,300**	**$63,536,300**	**$63,536,300**	**$14,849,100**	**30%**
TOTAL w/ EOC & ATTAIN	**$135,219,390**	**$148,116,390**	**$152,050,940**	**$155,022,140**	**$177,434,540**	**$209,814,540**	**$211,314,540**	**$212,814,550**	**$77,595,160**	**57%**

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