A REPORT ON THE TUITION ASSISTANCE PROGRAM

FOR THE GOVERNOR AND THE NEW YORK STATE LEGISLATURE
THE CITY UNIVERSITY OF NEW YORK
BOARD OF TRUSTEES

OCTOBER 1, 2013
INTRODUCTION

The history of The City University of New York (CUNY) dates back to the 1847 founding of The Free Academy. The original mission as described by its founding president, Dr. Horace Webster, was to educate the “children of the whole people.” That remains CUNY’s fundamental mission today even as the system has grown from 143 students to more than 270,000, and as tuition charges are now a substantial component of the operating budget. CUNY’s mission as defined in the New York State Education Law is inextricably linked to the assumption that the University will continue to maintain and expand its commitment to academic excellence and to the principle of equal access and opportunity for students, faculty and staff from all ethnic and social groups and from both sexes.

More than 125 years after the founding of The Free Academy, New York State joined in the effort to provide New Yorkers an opportunity to seek a higher education by creating the Tuition Assistance Program (TAP) in 1974. Since its creation, TAP has provided millions of New Yorkers from low- and moderate-income homes a chance to continue their education. In many cases the recipients of TAP could not attend college without that assistance.

Due in large part to the funding from TAP, approximately 60 percent of full-time undergraduate students attend CUNY for free and only 20 percent graduate with debt. Both CUNY and TAP are dedicated to serving New Yorkers who otherwise lack the financial resources to continue their education. For so many New Yorkers, financial aid is the linchpin for the completion of a college degree.

Over the years TAP has been updated and improved to provide increased financial support for a larger percentage of New Yorkers. However, the current maximum TAP award available to students is only $5,000 annually, and it has been at this level since fiscal year 2001.

In 2011, as part of the legislation that allowed for annual tuition increases over each of the following five fiscal years at both CUNY and the State University of New York (SUNY), both university systems were required to review the effectiveness of the Tuition Assistance Program and to identify modifications to improve it by Oct. 1, 2013.

In order to address this mandate, CUNY has conducted an extensive review of TAP to determine the current state of the program from both an administrative and fiscal perspective. As part of its review, the University heard from its college presidents, other high-ranking administrators and its financial-aid directors. University officials met with representatives of the University Student Senate and heard concerns about TAP coverage of CUNY students. They also met with the Professional Staff Congress (PSC), and the New York Public Interest Research Group (NYPIRG). The University consulted with SUNY and both institutions retained a consultant who was expert with the Higher Education Services Corporation (HESC) and TAP to assist in the review.

CUNY reviewed critical administrative and financial aspects of the program including award levels and schedules, eligibility regulations, and income calculations.

As the 40th anniversary of TAP approaches it remains an outstanding program. CUNY commends the Governor and State Legislature for considering appropriate improvements in order to ensure that TAP will continue to provide New Yorkers with this ladder of opportunity to higher education and the realization of career goals.

If funding is available to implement the adjustments proposed in this report, the TAP system will become both easier to administer and provide improved financial support for students.

On the pages that follow we present an executive summary, a brief overview of the current state of the program and proposed modifications.
THE NEW YORK STATE Agreement on Higher Education, announced in June 2011, required the Boards of Trustees of both CUNY and SUNY to conduct a study to report on the effectiveness of the Tuition Assistance Program (TAP). The legislation specifies that the review consider the cost of undergraduate study, TAP eligibility criteria and award threshold levels.

The CUNY review of the program found that while TAP remains one of the most well-funded, need-based grant programs in the nation and continues to assist more than 300,000 New Yorkers to enroll in postsecondary institutions every year, it is also a program in need of change.

Over the years, TAP has played a central role in New York State's efforts to make college affordable to students of low and middle income. The cost to the state of TAP grants was slightly more than $920 million in 2011-12.

Of that total, $252 million, or 27 percent, went to 75,000 students attending one of the 24 colleges or professional schools in the CUNY system. TAP and other sources of financial aid, such as federal Pell grants, fully cover tuition costs for approximately 60 percent of the CUNY student population and allow 80 percent of all CUNY graduates to complete their education debt free.

And, contrary to conventional wisdom, the retention and graduation rates of students receiving need-based grants are similar to those of students not in need of financial aid, a 2010 CUNY study determined.

As part of this review, we have identified several administrative inefficiencies. Many of these can be addressed at little or no cost and even result in savings to the program. These include reducing the number of TAP award schedules, simplifying the ability to benefit requirement and using federal criteria for determining financial independence. CUNY also identified opportunities for improving the support students received through this critical program.

CUNY proposes the following adjustments, should funding be available.
● **Reduce the number of TAP Schedules**
Currently there are 7 schedules for degree-granting colleges, and 11 schedules overall. It is proposed to reduce the number of schedules to four for TAP for students who attend four-year degree-granting colleges.

● **Use Federal Financial Independence Criteria**
Students who are not included as exemptions on parents’ tax returns will need only to meet federal criteria of being 24 years of age or older. This will simplify the application and verification process for students and colleges.

● **Make Changes to Ability to Benefit Requirement (ATB)**
Currently, students who have a high school diploma from a country outside the United States must pass an approved ATB exam. Substituting an acceptable grade from the SAT or ACT examinations would be a simple solution for these students, if they have already taken these exams. There are currently exceptions for students who pass the CUNY Skills Assessment Test, which would remain an additional option for these students.

● **Use of Assets in TAP Calculation**
TAP only considers family income when determining eligibility. Thus, students whose families have significant assets but low income may be eligible for substantial TAP awards. It is proposed that assets be considered when determining eligibility and those students from families with large assets who have been denied federal grants have their TAP awards capped at $2,000.

● **Phase in TAP Increases to Raise Maximum Awards to $6,500, if funding is available.**
The current maximum TAP award of $5,000 would be increased to $6,500 beginning in 2015 and be fully implemented by 2019. Students most in need of financial assistance will receive TAP awards of $6,500. As income increases the amount of TAP is reduced. Nearly all awards will be increased, and no awards will be decreased. The maximum TAP award has remained unchanged at $5,000 since 2001 and its value, when adjusted for inflation, has dropped by 33 percent.

Taken together these steps would greatly strengthen the Tuition Assistance Program from an administrative, financial and equity perspective.
CURRENT STATE OF THE TUITION ASSISTANCE PROGRAM AND PROPOSED ADJUSTMENTS

THE TUITION ASSISTANCE PROGRAM serves as the cornerstone of New York State’s effort to ensure that low- and moderate-income New Yorkers have access to a quality postsecondary education.

Each year eligible New York State residents receive a grant from the state to assist them in attending an in-state postsecondary institution. These grants go to over 300,000 students and are distributed based on need. More than one-quarter of the TAP recipients, 75,000, are students enrolled at The City University of New York.

The program is administered by the New York State Higher Education Services Corporation (HESC) and provides need-based grants ranging from $500 to $5,000 to students whose household New York State net taxable income is less than $80,000. All U.S. citizens or permanent legal residents living in New York State are eligible for the program if they enroll full time at an approved postsecondary institution in the state. Applicants must also meet specified academic requirements. The grant size is determined by a host of factors including family income, cost of tuition and the type of institution the applicant attends.

Over the past five years, funding for the program has ranged from as low as $794 million in the 2007-08 academic year to $920 million in the 2011-12 academic year.

More than a decade has passed since the last meaningful changes to the TAP program came when the state raised the maximum award to $5,000 and the maximum household income for TAP eligibility increased to $80,000. That was in the year 2001.

Moreover, single independent students with no dependents haven’t seen an increase in the maximum TAP award in 23 years.

But while award size and overall funding have experienced intermittent changes over the life of the program the administration of TAP has remained virtually unchanged for decades.

In undertaking its review, CUNY considered a number of changes that would impact the administrative and financial aspects of the program. These include:

- Increase maximum TAP awards
- TAP for undocumented students
- Federal financial independence criteria
- Use of family assets
- Change Ability to Benefit requirements
- Reduce the number of TAP schedules
- Part-time TAP/Expand ATPS
- Family income definition – eliminate NTI
- Family friendly other children deduction
- Review TAP statutes
- Add semester of TAP
- Pre TAP/STAP for students in need of remediation
- Students with disabilities
- Eligibility based on credits attempted

After studying each of these areas and carefully considering the overall cost of reform CUNY is proposing the following adjustments.

In total, CUNY identified four administrative processes in particular need of streamlining.
### Historical TAP Spending

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>Number of FTE's</th>
<th>Dollar (Millions)</th>
<th>Average Award</th>
<th>Maximum Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-08</td>
<td>309,188</td>
<td>$794.2</td>
<td>$2,569</td>
<td>$5,000</td>
</tr>
<tr>
<td>2008-09</td>
<td>313,518</td>
<td>$813.9</td>
<td>$2,596</td>
<td>$5,000</td>
</tr>
<tr>
<td>2009-10</td>
<td>330,379</td>
<td>$902.5</td>
<td>$2,732</td>
<td>$5,000</td>
</tr>
<tr>
<td>2010-11</td>
<td>309,540</td>
<td>$855.5</td>
<td>$2,764</td>
<td>$5,000</td>
</tr>
<tr>
<td>2011-12</td>
<td>310,104</td>
<td>$920.1</td>
<td>$2,967</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

*Estimated

Source: HESC annual report, March 12, 2012

The chart below details the estimated breakdown of TAP recipients and expenditures by institution type for the 2011-12 academic year.

<table>
<thead>
<tr>
<th>Type of Institutions</th>
<th>TAP recipients</th>
<th>TAP expenditures (in thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUNY</td>
<td>73,900</td>
<td>$251,840</td>
</tr>
<tr>
<td>SUNY</td>
<td>124,740</td>
<td>$318,830</td>
</tr>
<tr>
<td>Independent colleges</td>
<td>78,780</td>
<td>$232,380</td>
</tr>
<tr>
<td>Proprietary</td>
<td>28,010</td>
<td>$98,620</td>
</tr>
</tbody>
</table>

Source: HESC annual report, March 12, 2012

The program remains one of the most generous in the country. According to the 43rd Annual Survey Report on State Sponsored Student Financial Aid by the National Association of State Student Grant and Aid Programs only California spends more on need based grants. NOTE: This includes all need based grant programs operated by the state.

<table>
<thead>
<tr>
<th>State</th>
<th>Amount (in thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>$1,492,492</td>
</tr>
<tr>
<td>New York</td>
<td>$932,396 (TAP: $920,100)</td>
</tr>
<tr>
<td>Texas</td>
<td>$685,997</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>$456,794</td>
</tr>
<tr>
<td>Illinois</td>
<td>$411,729</td>
</tr>
</tbody>
</table>

New York also performs well in the amount of grant dollars spent per fulltime undergraduate student, ranking third nationally according to the same survey.

<table>
<thead>
<tr>
<th>State</th>
<th>Need based grant dollars per UG FTE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington</td>
<td>$1.877</td>
</tr>
<tr>
<td>New Jersey</td>
<td>$1.051</td>
</tr>
<tr>
<td>New York</td>
<td>$1.024</td>
</tr>
<tr>
<td>California</td>
<td>$875</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>$817</td>
</tr>
</tbody>
</table>
**Number of TAP Award Schedules**

The Award Schedule is based on the first year the student received an award. There are currently seven schedules for degree-granting colleges and 11 schedules overall.

The excessive number of schedules is both cumbersome and confusing for students and administrators alike.

For example, if a student enrolled at a CUNY college in 1997 and received the maximum award available at the time, $4,125, and then re-enrolled five years later, that student would still only be eligible for the 1997 maximum award despite the tuition increases that followed her initial enrollment.

This is not the first time the need to update the award schedule has been raised after a review of TAP. In 1999, the Commission on New York State Student Financial Aid called the system “confusing” and recommended a reduction in the number of schedules.

CUNY renews the call for a simplified award schedule.

The number of schedules should be reduced to four for TAP for students who attend four-year degree-granting colleges. Schedules will be based on “Family Situation,” i.e., Dependent Student, Single Independent Students without dependents, Married Students without dependents, Students with Dependents. The schedules based upon first year of receipt of financial aid will be eliminated.

**Adjustment:**
Reduce Number of TAP Schedules

---

**Criteria Used for Determining Independence**

TAP uses a different, more cumbersome, method for determining independence than the federal financial-aid program. TAP should adopt the federal guidelines for determining independence. Students who are not included as exemptions on parents’ income tax returns and do not reside with their parents will need only to meet federal criteria of being 24 years of age or over. This will simplify the application and verification process for both the students who apply and the college administrators who process those applications.

**Adjustment:**
Use Federal Financial Independence Criteria

---

**Criteria Used for Determining Independence**

TAP uses a different, more cumbersome, method for determining independence than the federal financial-aid program. TAP should adopt the federal guidelines for determining independence. Students who are not included as exemptions on parents’ income tax returns and do not reside with their parents will need only to meet federal criteria of being 24 years of age or over. This will simplify the application and verification process for both the students who apply and the college administrators who process those applications.

**Adjustment:**
Use Federal Financial Independence Criteria
Ability to Benefit (ATB) Requirement

Students who have a high school diploma from a country outside the United States must pass an approved ATB exam in order to qualify for TAP. This derives from a federal rule. However, recent changes to federal requirements for Title IV aid have removed “Ability to Benefit” (ATB) examinations as a substitute for a high school diploma. As a result, some of the independent companies that provided federally approved exams may cease this practice. In order to expedite and simplify the examination requirement for students and schools, we propose the following alternatives to the existing ATB requirement: Students should be permitted to substitute the CUNY Skills Assessment tests or an acceptable score on either the SAT (1000) or ACT examinations. A change in state statute would also be needed to provide testing for students who did not take the SAT or ACT or who have no high school diploma or GED.

Adjustment:
Simplify ATB application by using scores from the CUNY Skills Assessment tests or the SAT or the ACT to determine eligibility.

Assets Used in TAP Award Calculation

Currently TAP does not consider a family’s assets, contrary to the Federal Pell program, when determining eligibility. Thus, students whose families have assets in excess of $250,000 and low income may be ineligible for Pell, but still be eligible for substantial TAP awards.

This creates circumstances where students who may not need the financial assistance TAP offers are receiving it nonetheless. It is also proposed that awards be capped at $2,000 for students who have been denied Pell for financial reasons. This would be more consistent with federal guidelines.

Adjustment:
Use Financial Assets to Determine Eligibility and Award Size
IN 2005 CUNY ADOPTED the COMPACT, an innovative financial plan intended to put the CUNY system on the path to financial stability. The plan was championed by then Chancellor Matthew Goldstein and brought together the city and state, the University and its students and philanthropic sources in a joint effort to guarantee that the University remained on sound economic footing.

Part of the COMPACT included regular, modest tuition increases to ensure that students and their families wouldn’t be hit with unplanned high tuition increases, as in previous years, usually during an economic recession when they could least afford it.

In 2011, New York State made the modest tuition increases a reality when the Governor and the Legislature approved tuition increases of $300 a year over a five period, ending in 2016.

However, this created a “gap” between the maximum TAP award of $5,000 and tuition at both CUNY and SUNY. To protect those students most in need of financial aid from the tuition increase the legislature also required CUNY and SUNY to cover the gap between the new tuition rate and the maximum grant award.

In the current fiscal year, 2013-2014, the gap is $730 for a full-time student receiving maximum TAP at CUNY. In 2015-2016, when the tuition increases are fully implemented, the gap between maximum TAP and full-time tuition will be $1,330.

In addition, the maximum TAP award has remained unchanged at $5,000 since 2001 and the value of that award has fallen by 33 percent when adjusted for inflation (2012 dollars).

It is critical to note that even after state and federal aid for students from low-income households has been awarded there remain substantial expenses to be paid by the student and his or her family.

The table below details the remaining total cost of attendance, at different income levels, after all aid has been applied for the 2010-2011 academic year, the most recent year for which data are available.

And while New York continues to offer generous need-based grants to eligible students, the gap is closing. A recent report by the State Higher Education Executive Officers Association (SHEEO) found that overall state educational appropriations in higher education, per fulltime student, rose 23 percent between 2007 and 2012 nationally, while in New York the increase was only 14 percent.

In order to help reverse that trend and continue to allow as many qualified students as possible to seek a college degree we propose New York State renew its commitment to TAP and make higher education accessible to as many New Yorkers as possible.

Adjustment:
Phase in TAP Increases to Raise Maximum Awards to $6,500, Contingent on Funding.

<table>
<thead>
<tr>
<th>4-year institutions</th>
<th>$0-$30,000</th>
<th>$30,000-$48,000</th>
<th>$48,000-$75,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUNY</td>
<td>$2,683</td>
<td>$4,921</td>
<td>$8,734</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Education, National Center for Education Statistics
This investment in New York’s future will also allow CUNY to reallocate the almost $53 million the University is projected to spend by FY 2016 to fill the “gap” between tuition and maximum TAP for the neediest students. That money will be invested in academic support, new faculty, expanded course offerings and additional student-support services.

Increasing the maximum award with a modification to the “reduction slope” would increase TAP awards to the neediest students and will cost $229 million overall, which would be distributed across multiple fiscal years during the phasing-in process. The adjustments would be broken down as follows:

1. Dependent Students, Independent Students with Children, Married Students

Students who are financially dependent on their parent(s) make up a considerable majority of students who receive TAP. Increases in TAP for the neediest students/families will be phased in over a five-year period. The neediest students will receive TAP awards of $6,500 or the cost of tuition, whichever is less (maximum TAP is pegged to SUNY tuition of $6,495 in FY 2016). As income increases the amount of TAP is reduced. The majority of awards would be increased, and no awards will be decreased. Awards for independent students with children and married students will also be increased, but using a slightly different formula.

2. Single Independent Students with No Dependents

Currently these students include orphans, wards of the court, foster children as well as adults who are returning to school. The maximum award for these students has been $3,025 per year for over 20 years, which leaves a huge gap between the award and CUNY/SUNY tuition. Moreover, there will be a $1,800 gap between the award and community college tuition in 2015. We propose to begin their award increases a year earlier than those for other students because the overall cost is not as great and the needs of these students is acute. We also propose to make small awards ($500) available to students whose Net Taxable Income (NTI) is $10,000 and currently receive no awards.

For a more detailed breakdown of the anticipated cost by family type, see the attached chart in the appendix.

In order to keep the overall cost of the increase at $229 million it will be necessary to adjust the formula used to determine the size of the award for students from households at the highest adjusted gross income level still eligible for TAP. The adjustment would result in no increase in the maximum award size for those students. It would remain at $500. If the formula is not adjusted the proposed TAP increase will cost an additional $100 million, bringing the total cost to $329 million.

By maintaining a strong, need-based financial aid program New York State also benefits from the economic and societal advantages of a college education. On average, individuals with a college degree have much higher lifetime earnings, are more likely to have health insurance and are less likely to become unemployed or need public assistance.

The average college graduate earns $1 million more during his or her lifetime than a high school graduate, Census Bureau data show. And according to the August 2013 unemployment statistics released by the Bureau of Labor Statistics, the unemployment rate for college graduates is 3.5 percent compared to 7.6 percent for high school graduates.

Further, in the Census Bureau’s 2011 American Community Survey individuals with a bachelor’s degree or higher represent only 12 percent of the more than 30 million uninsured adults in the United States.

In 2010, CUNY conducted a study focused on the retention and graduation rates of students receiving federal Pell grants versus students not receiving any need based assistance. Please note that the vast majority of Pell grant recipients are also eligible for TAP awards.

The results were encouraging. As a group the grant recipient’s per-
performance is in line with the rest of the student population in both retention and graduation.

So the benefits of a higher education are clear, and while an additional investment of $229 million over a five-year period is not a trivial amount, keep in mind that had the maximum award ($5,000) been adjusted for inflation since the last increase in 2001, the neediest students in New York State would be receiving almost $6,600 in 2013. And, if adopted, the state would benefit from increased tax revenue and reduced spending on unemployment benefits. In New York State, a projected 5 percent increase in college graduates would result in 28,000 fewer people living in poverty, 10,000 fewer unemployed, 810 fewer prisoners and 42,000 more voters.

CUNY has conferred more than one million degrees in the past 45 years, and surveys indicate that more than three-quarters of our graduates remain in the city. That's powerful testimony to the University's importance to the local labor market and the state's economy itself. CUNY colleges account for more than a third of the business and finance degrees awarded by New York City institutions, about one-third of the city's public school teachers and a high percentage of the nurses and health and science technicians employed by local medical facilities.
INALLY, CUNY suggests that consideration should be given to several other concerns. These involve providing access to financial aid for undocumented students, creating a committee to study and reorganize the TAP and scholarship statutes and regulations, modernizing the HESC TAP payment system, changing the TAP eligibility model from a semester-based system to one based on credits attempted, and improving access to TAP for students with disabilities.

TAP for undocumented students

In 2002, New York offered in-state tuition to undocumented students seeking to enroll in public postsecondary institutions. In order to qualify they had to have graduated from a New York high school. At the start of the 2012 academic year there were approximately 8,300 undocumented students enrolled in public postsecondary institutions, including 6,546 at CUNY, according to a report issued by the Office of the State Comptroller (OSC) earlier this year. OSC estimated that only about half of those students were enrolled full time. If passed, the Federal DREAM Act would remove one of the last barriers to a higher education and afford undocumented students additional opportunity to become educated and productive members of our society. In the event that the DREAM Act does not become law, New York State should study and consider allowing undocumented students who meet admission standards and financial aid eligibility requirements to participate in the Tuition Assistance Program.

Allowing undocumented students to participate in TAP would cost the state about $20 million per year, according to the OSC report. The OSC review found that the state would likely see substantial benefits for this investment as these young people graduate from a public institution with the assistance of a TAP grant and go on to earn higher wages, thus paying more taxes and reducing the net cost of the program.

Reorganizing the TAP regulations

Although the legal code that governs financial aid for higher education, Article 14, is not particularly long, it has been amended many times in the past 39 years. Most amendments are clear, however some TAP requirements have been inserted in unusual places, and much outdated language remains. Many scholarships that have sunset remain in statute, which can cause confusion and misunderstanding concerning current programs. In the recent past some contradictory language has been discovered and although subsequently corrected, is a clear warning that a review is necessary.

Since the Higher Education Services Corp. no longer guarantees Federal Student Loans, a complete review of the agency’s regulations should be undertaken in order to refocus priorities and responsibilities. Current statutory and regulatory language does not meet the standards of transparency, which are expected in second decade of the 21st century.

HESC TAP payment system

The current system used to process TAP payments has remained unchanged since the late 1970s. The system is slow, cumbersome and does not interface well with software currently used at higher education institutions. Consideration should be given to modernizing the payment system.

Students with Disabilities

Students with disabilities are currently allowed to receive TAP if they are registered for less than 12 credits. Unfortunately, the satisfactory academic progress requirements to remain TAP eligible are based on 12 credits per semester. This causes a number of students to become TAP ineligible during their enrollment. CUNY submitted a proposal to the New York State Education Department to modify the satisfactory学术 progress requirement for students with disabilities, which is credit rather than term based. This will be taken up at a future meeting of the Board of Regents. Although we are hopeful that the Regents will accept our proposal and are encouraged by the reaction thus far, if they do not we would suggest the state consider adjusting the statute as it pertains to students with disabilities.

Credits Attempted

Further consideration should be given to awarding TAP based on credits attempted. This has been discussed in the past and would allow students who, for financial or academic reasons, require more than eight semesters to complete their studies. This change would extend TAP through their entire education and likely improve the chances of graduation for some students.
<table>
<thead>
<tr>
<th>Schedule Name</th>
<th>Cohort Group</th>
<th>Baseline FTE</th>
<th>Baseline $ millions</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEPENDENT</td>
<td>1st year</td>
<td>53,289</td>
<td>$168.3</td>
<td>$15.7</td>
<td>$8.2</td>
<td>$8.3</td>
</tr>
<tr>
<td>DEPENDENT</td>
<td>returning</td>
<td>123,370</td>
<td>$384.6</td>
<td>$17.7</td>
<td>$18.2</td>
<td>$18.9</td>
</tr>
<tr>
<td>INDEPENDENT</td>
<td>all</td>
<td>20,223</td>
<td>$54.8</td>
<td>$25.1</td>
<td>$6.2</td>
<td>$13.1</td>
</tr>
<tr>
<td>Married or w/Dependent</td>
<td>all</td>
<td>33,956</td>
<td>$129.9</td>
<td>$11.6</td>
<td>$4.3</td>
<td>$5.0</td>
</tr>
<tr>
<td>DEPENDENT @ Community College</td>
<td>all</td>
<td>62,131</td>
<td>$194.0</td>
<td>$0.0</td>
<td>$0.0</td>
<td>$0.0</td>
</tr>
<tr>
<td>Schools with $4,000 Award Cap</td>
<td>all</td>
<td>17,008</td>
<td>$56.5</td>
<td>$0.0</td>
<td>$0.0</td>
<td>$0.0</td>
</tr>
<tr>
<td>Total Projected Annual Increase</td>
<td></td>
<td></td>
<td></td>
<td>$70.2</td>
<td>$36.9</td>
<td>$45.3</td>
</tr>
<tr>
<td>Total Projected TAP expenditures</td>
<td></td>
<td>310,027</td>
<td>$988.0</td>
<td>$1,058.2</td>
<td>$1,095.1</td>
<td>$1,140.4</td>
</tr>
</tbody>
</table>