

FY 2023-24: COMMUNITY COLLEGES
Summary: As Passed by the House
House Bill 4303 (H-1)



Analyst: Perry Zielak

| IDG/IDT | FY 2022-23 YTD as of 2/8/23 | FY 2023-24 Executive | FY 2023-24 House | FY 2023-24 Senate | FY 2023-24 Conference | Difference: House From FY 2022-23 YTD | |
|-------------------|--------------------------------|-------------------------|----------------------|----------------------|--------------------------|--|--------------|
| | | | | | | Amount | % |
| | \$0 | \$0 | \$0 | \$ | \$ | \$0 | -- |
| Federal | 81,200,000 | 0 | 10,000,000 | | | (71,200,000) | (87.7) |
| Local | 0 | 0 | 0 | | | 0 | -- |
| Private | 0 | 0 | 0 | | | 0 | -- |
| Restricted | 448,558,000 | 492,593,200 | 494,451,700 | | | 45,893,700 | 10.2 |
| GF/GP | 0 | 0 | 0 | | | 0 | -- |
| Gross | \$529,758,000 | \$492,593,200 | \$504,451,700 | \$ | \$ | (\$25,306,300) | (4.8) |

Notes: (1) FY 2022-23 year-to-date figures include mid-year budget adjustments through February 8, 2023. (2) Appropriation figures for all years include all proposed appropriation amounts, including amounts designated as "one-time."

Overview

The Community Colleges budget, contained in Article II of the compiled School Aid Act, provides funding for operational support of the 28 public community colleges located throughout the state and some retirement costs for employees who participate in the state public school employee retirement system. Community colleges offer a wide variety of educational programs, including traditional two-year transfer programs, associate degrees, career and technical education, developmental and remedial education, continuing education, and baccalaureate programs in a limited number of areas. The colleges are supported primarily through a combination of state aid, local property tax revenue, and tuition and fees.

Major Budget Changes from FY 2022-23 YTD Appropriations

1. Community College Operations Increase

Executive includes a net increase of \$13.2 million SAF for community college operations, a 3.9% increase. This includes:

- \$13.6 million SAF, or 4.0%, increase to operations grants for community colleges, which would be distributed through the performance funding formula.
- \$413,700 SAF decrease based on FY 2021-22 North American Indian Tuition Waiver (ITW) program costs reported by institutions.

Attainment of the performance funding increase would be conditioned on restraining in-district tuition and fee increases to the greater of 4.5% or \$205. Projected funding increases for individual community colleges would range from 2.3% to 5.7%. Total funding for operations would be \$354.4 million SAF.

House includes a net increase of \$15.0 million SAF for community college operations, a 4.4% increase. This includes:

- \$15.3 million SAF, or 4.5%, increase to operations grants for community colleges, which would be distributed through the performance funding formula.
- \$254,400 SAF decrease based on FY 2021-22 North American Indian Tuition Waiver (ITW) program costs reported by institutions.

Projected funding increases for individual community colleges would range from 3.7% to 6.4%. Total funding for operations would be \$356.3 million SAF.

| | FY 2022-23 Year-to-Date (as of 2/8/23) | FY 2023-24 House Change |
|--------------|--|-------------------------------|
| Gross | \$341,224,400 | \$15,038,200 |
| Restricted | 341,224,400 | 15,038,200 |
| GF/GP | \$0 | \$0 |

| Major Budget Changes from FY 2022-23 YTD Appropriations | | FY 2022-23 Year-to-Date (as of 2/8/23) | FY 2023-24 House Change | |
|---|--|---|--|-----------------------|
| 2. Michigan Public School Employee Retirement System (MPERS) State Share of Unfunded Actuarial Accrued Liability (UAAL) Stabilization Payment | | Gross | \$92,600,000 | \$13,200,000 |
| <u>Executive</u> increases funding by \$13.2 million SAF for the state's share of community colleges' MPERS UAAL, a 14.3% increase. The state's share is the difference between the calculated UAAL contribution to the system and the employer contribution cap of 20.96% of payroll set by the Public School Employees Retirement Act (MCL 38.1341). Total funding for the state share of MPERS would be \$105.8 million SAF. <u>House</u> concurs. | | Restricted | 92,600,000 | 13,200,000 |
| | | GF/GP | \$0 | \$0 |
| 3. MPERS Offset | | Gross | \$1,733,600 | \$5,455,400 |
| <u>Executive</u> increases funding by \$5.5 million SAF for the community colleges' MPERS offset payment, a 314.7% increase, which assists in offsetting a portion of the contributions owed to MPERS by community colleges. The increase would equalize the offset for community colleges with the K-12 school district MPERS offset. Total funding for the MPERS offset would be \$7.2 million SAF. <u>House</u> concurs. | | Restricted | 1,733,600 | 5,455,400 |
| | | GF/GP | \$0 | \$0 |
| 4. MPERS Normal Cost Offset | | Gross | \$10,800,000 | \$12,200,000 |
| <u>Executive</u> increases funding by \$12.2 million SAF for the community colleges' MPERS normal cost offset, a 113.0% increase, due to lowering the assumed rate of return from 6.8% to 6.0% pursuant to the dedicated gains policy. Total funding for the MPERS normal cost offset would be \$23.0 million SAF. <u>House</u> concurs. | | Restricted | 10,800,000 | 12,200,000 |
| | | GF/GP | \$0 | \$0 |
| 5. Career and Education Navigators for Adult Learners | | Gross | \$0 | \$5,000,000 |
| <u>House</u> adds \$5.0 million federal Coronavirus State Fiscal Recovery Fund (SFRF) for career and education navigators for adult learners. Counties would apply for grant funding through the Office of Sixty by 30 in the Department of Labor and Economic Opportunity (LEO) to supplement or create career and education navigators. Total funding for Career and Education Navigators for Adult Learners would be \$5.0 million Gross. | | Federal | 0 | 5,000,000 |
| | | GF/GP | \$0 | \$0 |
| 6. Michigan Reconnect Entry Point Program | | Gross | \$0 | \$5,000,000 |
| <u>House</u> adds \$5.0 million federal SFRF for the Michigan Reconnect Entry Point program. Counties and community colleges would apply for grant funding through the Office of Sixty by 30 in LEO to engage applicants who have been approved for Reconnect funding but have not enrolled in an eligible program. Total funding for the Michigan Reconnect Entry Point program would be \$5.0 million Gross. | | Federal | 0 | 5,000,000 |
| | | GF/GP | \$0 | \$0 |
| 7. Community College Campus Security and Safety Upgrades | | Gross | \$0 | \$100 |
| <u>House</u> adds \$100 SAF placeholder for campus security and safety upgrades at community colleges. | | Restricted | 0 | 100 |
| | | GF/GP | \$0 | \$0 |
| 8. Michigan Associate Degree in Nursing (ADN) to Bachelor of Science in Nursing (BSN) Completion Grant Program | | Gross | \$56,000,000 | (\$56,000,000) |
| <u>Executive</u> removes \$56.0 million federal SFRF for the Michigan ADN to BSN Completion Grant program. The program allows nurses with an ADN or similar degree to pursue a BSN degree on a community college campus in partnership with a public or independent 4-year college or university BSN-granting program. <u>House</u> concurs. | | Federal | 56,000,000 | (56,000,000) |
| | | GF/GP | \$0 | \$0 |

| Major Budget Changes from FY 2022-23 YTD Appropriations | | FY 2022-23 Year-to-Date (as of 2/8/23) | FY 2023-24 House Change |
|--|--------------|---|--|
| 9. Community College Academic Catch-up Program | Gross | \$10,000,000 | (\$10,000,000) |
| <u>Executive</u> removes \$10.0 million federal SFRF for the creation of the Community College Academic Catch-up program administered by the Michigan Community College Association. Community colleges may apply for grant funding to support various summer educational programs for students suffering from potential learning loss related to the COVID-19 pandemic. <u>House</u> concurs. | Federal | 10,000,000 | (10,000,000) |
| | GF/GP | \$0 | \$0 |
| 10. Michigan Center for Adult College Success | Gross | \$9,200,000 | (\$9,200,000) |
| <u>Executive</u> removes \$9.2 million federal SFRF for the creation of the Michigan Center for Adult College Success administered by the nonprofit organization TalentFirst. The Center works on ensuring adult enrollment and completion of college degree and certificate programs. <u>House</u> concurs. | Federal | 9,200,000 | (9,200,000) |
| | GF/GP | \$0 | \$0 |
| 11. Michigan Reconnect Program Short-Term Training Grants | Gross | \$6,000,000 | (\$6,000,000) |
| <u>Executive</u> removes \$6.0 million federal SFRF for the Michigan Reconnect program short-term training grants. Funds support skills scholarships to a qualified occupational or private training program for individuals at least 21 years old with a high school or equivalent diploma. <u>House</u> concurs. | Federal | 6,000,000 | (6,000,000) |
| | GF/GP | \$0 | \$0 |

Major Boilerplate Changes from FY 2022-23

Consolidation of Boilerplate Reporting Requirements

Executive consolidates various reporting requirements in a new Section 217a. The affected current-year boilerplate sections include Sections 206, 209 (also removes reporting on current fiscal year budget and dual enrollment programs), 209a, and 215. House concurs with minor revisions.

Sec. 210h. Community College COVID-19 Vaccination Exemption Requirement – DELETED

Executive deletes language that details exemptions and reporting requirements that community colleges must provide to students and employees if a campus mandatory vaccine policy is implemented. House concurs.

Sec. 216. Michigan Reconnect Program Short-Term Training Grants – DELETED

Executive deletes language that details that Michigan Reconnect program funds for short-term training grants must be expended according to statutory requirements while funding the short-term training grants to include all individuals at least 21 years old; requires LEO to report on funds expended on a quarterly basis; and designates unexpended funds as a work project. House concurs.

Sec. 216a. Community College Academic Catch-Up Program Detail – DELETED

Executive deletes language that details the requirements the Michigan Community College Association must follow when awarding academic catchup program grants to individual community colleges through a committee review process, and the requirements community colleges must follow when creating an academic catch-up program in order to receive grant funding. House concurs.

Sec. 216b. Michigan ADN to BSN Completion Grant Program Detail – DELETED

Executive deletes language that details the requirements community colleges must follow when creating ADN to BSN partnerships with public and private four-year college and university BSN-granting programs, along with details on what program grant funding can be used for; requires annual assessment by the Michigan Community College Association, the Michigan Association of State Universities, Michigan Independent Colleges and Universities and participating community colleges and four-year colleges and universities; and designates unexpended funds as a work project. House concurs.

Sec. 217a. Community College Annual Reporting Requirements – NEW

Executive adds language originally located in Sections 206, 209, 209a, and 215 that details various annual reporting requirements around finances, safety, Title IX, and institutional data. Specifies the state budget director may withhold monthly installments until all reports and data are submitted. House concurs but also incorporates financial aid website requirement from Section 226a.

Major Boilerplate Changes from FY 2022-23

Sec. 217b. Community College Tuition and Fee Restraint and Annual Rate Report – NEW

Executive adds language originally located in Sections 225 and 230 that requires community colleges to report tuition and fee rates, the annual cost of tuition and fees for a 30 credit course load, and tuition and fee increases from the prior year to CEPI by the last business day of August; details tuition restraint requirements in order to receive performance funding for FY 2023-24; community colleges must limit in-district tuition and fee increases to 4.5% or \$205, whichever is greater. Defines the term "fee" to include the cost of any charges paid by more than half of all resident students. Defines the term "tuition and fee rate" to be the average cost charged to the majority of students for the 2 semesters with the highest amount of full-time equated students during an academic year. Specifies community colleges that violate the tuition restraint cap may have their appropriation adjusted. House concurs but does not include requirement tying the tuition restraint cap to receiving performance funding and does not include tuition restraint cap violation language.

Sec. 219. Reporting to the P-20 Longitudinal Data System – REVISED

Requires each community college to provide its P-20 longitudinal data system data for the preceding academic year to CEPI by October 15. Executive adds language originally located in Sections 224 and 226 that requires community colleges provide CEPI data for the P-20 longitudinal data system in order to inform interested high schools of the aggregate academic status of their students and requires community colleges to report by October 15 to CEPI the numbers and types of associate degrees and other certificates awarded by each college. Adds language originally located in Section 226a requiring community colleges to link to Department of Treasury website on student financial aid. House concurs but relocates financial aid website requirement to Section 217a.

Sec. 223. North American Indian Tuition Waiver Reporting Requirements – REVISED

Requires community colleges and tribal colleges receiving North American Indian tuition waiver funding to report to the Department of Civil Rights on the number of North American Indian tuition waiver applications received and approved, the number and monetary value of the waivers, the number of students with waivers who withdrew from school, and the number of students with waivers who completed a degree or certificate program. House adds the number of students who transfer to a four-year university and the number of students who receive a waiver to reporting requirements.

Sec. 224. Community College Student Aggregate Data Report – DELETED

Requires community colleges to provide CEPI data for the P-20 longitudinal data system in order to inform interested high schools of the aggregate academic status of their students. Executive relocates requirements of section to Section 219. House concurs.

Sec. 225. Community College Tuition and Fee Rate Report – DELETED

Requires community colleges to report tuition and fee rates, the annual cost of tuition and fees for a 30 credit course load, and tuition and fee increases from the prior year to CEPI by the last business day of August. CEPI will then provide the information to various state agencies. Executive relocates requirements of section to Section 217b. House concurs.

Sec. 226. Degrees and Certificates Awarded by Community Colleges – DELETED

Requires community colleges to report by October 15 to CEPI the numbers and types of associate degrees and other certificates awarded by each college. Executive relocates requirements of section to Section 219. House concurs.

Sec. 226a. Student Loan and Financial Aid Website – DELETED

Requires community colleges to post a link on their homepage to the website created by the Department of Treasury containing various student loan and other financial aid information. Executive relocates requirements of section to Section 219. House relocates requirements to Section 217a.

Sec. 226b. COVID-19 Federal Funding Reporting Requirement – DELETED

Executive deletes language that requires community colleges to report all federal funding received related to the COVID-19 pandemic and requires report to be posted on a public website. House concurs.

Sec. 226d. Free and Open Speech Policies Reporting Requirement – DELETED

Executive deletes legislative intent language that requires community colleges to report on activities related to strategic planning or assessment of policies that provide for open and free speech while protecting students from hate speech and discrimination. House concurs.

Sec. 226g. Campus Advocacy Policy – DELETED

Executive deletes legislative intent language that requires community colleges to adopt advocacy policies for distribution and demonstrations around first amendment activities and political speech. House concurs.

Sec. 227. College Level Equivalent Credit Examination Requirements – DELETED

Executive deletes language that requires community colleges to develop and implement policies for awarding academic credit for college level equivalent credit examinations, allow students to earn college credit through exams once enrolled, post the policies and opportunities for credit examinations and submit a report if the college requires exam scores higher than those recommended by the American Council on Education to earn credit through examinations. House concurs.

Major Boilerplate Changes from FY 2022-23

Sec. 227a. Accelerated Degree Completion Pathways Requirement – DELETED

Executive deletes language that requires community colleges to provide all students with information on accelerated degree completion pathways within the first semester of enrollment, post the information on a public website and create accelerated degree completion pathways if they do not exist. House concurs.

Sec. 228. Communication with the Legislature – DELETED

Executive deletes language that forbids a community college from taking disciplinary action against an employee for communicating with the legislature. House concurs.

Sec. 230. Performance Formula Detail, Local Strategic Value Categories, Tuition and Fee Restraint, and Formula Workgroup – REVISED

States the formula by which the amount available for performance funding (which is the amount of the annual increase in funding for community college operations) is allocated. Lists requirements for the local strategic value categories. States that community colleges must participate and submit semi-annual updates to the Michigan Transfer Network to receive performance funding payments. Details tuition restraint requirements in order to receive performance funding. Details language requiring a workgroup consisting of members from the House, Senate, Executive, Michigan Community College Association, community colleges, and support staff to evaluate the performance formula and equitable community college funding measures and produce recommendations by December 15, 2022. Executive relocates tuition and fee restraint requirements and definitions to Section 217b and deletes workgroup language. House concurs.

**FY 2023-24 Community Colleges Operations Appropriations
As Passed by the House**

| % of Formula: | FY 2022-23 | | | 30% | 10% | 10% | 10% | 30% | 5% | 5% | 100% | FY 2022 Indian Tuition Waiver Cost | Indian Tuition Waiver Adjustments | Total Indian Tuition Waiver Payment | FY 2023-24 Appropriation | % Change |
|------------------|--------------------------------------|--|-------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|------------------|---------------------|--|--|--|-----------------------------|-------------|
| | Total FY 2022-23 Appropriation | Indian Tuition Waiver Payment | FY 2022-23 Base Appropriation | | | | | | | | | | | | | |
| Alpena | \$6,040,500 | \$13,700 | \$6,026,800 | \$81,361 | \$21,696 | \$18,751 | \$40,110 | \$41,177 | \$29,786 | \$13,560 | \$246,400 | \$26,500 | 12,800 | \$26,500 | \$6,299,700 | 4.3% |
| Bay de Noc | 5,986,700 | 109,700 | 5,877,000 | 79,339 | 27,963 | 17,348 | 40,575 | 55,414 | 43,619 | 13,223 | 277,500 | 113,900 | 4,200 | 113,900 | 6,268,400 | 4.7% |
| Delta | 15,928,400 | 40,200 | 15,888,200 | 214,489 | 63,514 | 70,513 | 57,197 | 199,132 | 38,090 | 35,748 | 678,700 | 48,200 | 8,000 | 48,200 | 16,615,100 | 4.3% |
| Glen Oaks | 2,802,100 | 0 | 2,802,100 | 37,828 | 10,087 | 10,840 | 29,968 | 28,091 | 89 | 6,305 | 123,300 | 0 | 0 | 0 | 2,925,400 | 4.4% |
| Gogebic | 5,145,800 | 42,500 | 5,103,300 | 68,894 | 25,307 | 10,121 | 40,249 | 29,944 | 17,785 | 11,482 | 203,800 | 37,900 | (4,600) | 37,900 | 5,345,000 | 3.9% |
| Grand Rapids | 19,950,600 | 184,400 | 19,766,200 | 266,842 | 71,158 | 101,630 | 88,527 | 365,474 | 32,235 | 44,474 | 970,300 | 122,000 | (62,400) | 122,000 | 20,858,500 | 4.6% |
| Henry Ford | 23,731,400 | 31,300 | 23,700,100 | 319,949 | 128,554 | 129,362 | 85,320 | 360,120 | 30,092 | 53,325 | 1,106,700 | 14,100 | (17,200) | 14,100 | 24,820,900 | 4.6% |
| Jackson | 13,337,700 | 42,600 | 13,295,100 | 179,482 | 47,862 | 37,993 | 47,862 | 133,825 | 26,181 | 29,914 | 503,100 | 33,300 | (9,300) | 33,300 | 13,831,500 | 3.7% |
| Kalamazoo Valley | 13,832,700 | 56,600 | 13,776,100 | 185,976 | 49,594 | 56,007 | 68,109 | 208,500 | 36,033 | 30,996 | 635,200 | 57,500 | 900 | 57,500 | 14,468,800 | 4.6% |
| Kellogg | 10,781,400 | 27,000 | 10,754,400 | 145,183 | 38,716 | 46,360 | 56,685 | 116,094 | 36,123 | 24,197 | 463,400 | 21,000 | (6,000) | 21,000 | 11,238,800 | 4.2% |
| Kirtland | 3,601,000 | 23,100 | 3,577,900 | 48,301 | 12,880 | 16,225 | 12,880 | 46,506 | 30,877 | 8,050 | 175,800 | 19,800 | (3,300) | 19,800 | 3,773,500 | 4.8% |
| Lake Michigan | 5,990,800 | 12,400 | 5,978,400 | 80,708 | 61,959 | 21,680 | 21,522 | 89,187 | 17,144 | 13,451 | 305,700 | 3,600 | (8,800) | 3,600 | 6,287,700 | 5.0% |
| Lansing | 34,339,200 | 110,300 | 34,228,900 | 462,087 | 142,342 | 123,416 | 141,910 | 339,503 | 27,973 | 77,014 | 1,314,200 | 63,500 | (46,800) | 63,500 | 35,606,600 | 3.7% |
| Macomb | 35,950,400 | 38,500 | 35,911,900 | 484,807 | 153,795 | 128,029 | 147,590 | 527,915 | 28,171 | 80,801 | 1,551,100 | 26,500 | (12,000) | 26,500 | 37,489,500 | 4.3% |
| Mid Michigan | 5,555,700 | 97,600 | 5,458,100 | 73,684 | 26,655 | 19,505 | 19,649 | 84,902 | 19,629 | 12,281 | 256,300 | 55,600 | (42,000) | 55,600 | 5,770,000 | 3.9% |
| Monroe County | 5,005,000 | 1,400 | 5,003,600 | 67,548 | 34,246 | 20,452 | 18,013 | 72,589 | 28,917 | 11,258 | 253,000 | 2,100 | 700 | 2,100 | 5,258,700 | 5.1% |
| Montcalm | 3,767,400 | 8,500 | 3,758,900 | 50,745 | 20,172 | 19,610 | 13,532 | 37,948 | 27,974 | 8,457 | 178,400 | 9,500 | 1,000 | 9,500 | 3,946,800 | 4.8% |
| Mott | 17,127,100 | 28,800 | 17,098,300 | 230,825 | 61,553 | 60,217 | 61,553 | 143,308 | 28,101 | 38,471 | 624,000 | 31,500 | 2,700 | 31,500 | 17,753,800 | 3.7% |
| Muskegon | 9,775,400 | 42,000 | 9,733,400 | 131,400 | 48,264 | 34,204 | 53,583 | 107,551 | 32,833 | 21,900 | 429,700 | 12,700 | (29,300) | 12,700 | 10,175,800 | 4.1% |
| North Central | 3,779,800 | 163,900 | 3,615,900 | 48,814 | 46,113 | 17,751 | 31,096 | 49,029 | 26,651 | 8,136 | 227,600 | 142,200 | (21,700) | 142,200 | 3,985,700 | 5.4% |
| Northwestern | 10,162,300 | 155,500 | 10,006,800 | 135,091 | 42,636 | 32,485 | 55,135 | 106,658 | 25,301 | 22,515 | 419,800 | 177,000 | 21,500 | 177,000 | 10,603,600 | 4.3% |
| Oakland | 23,505,300 | 35,800 | 23,469,500 | 316,836 | 84,490 | 128,310 | 104,301 | 419,904 | 31,046 | 52,806 | 1,137,700 | 22,300 | (13,500) | 22,300 | 24,629,500 | 4.8% |
| Schoolcraft | 13,960,700 | 21,200 | 13,939,500 | 188,182 | 60,159 | 75,179 | 50,182 | 260,532 | 29,508 | 31,364 | 695,100 | 30,700 | 9,500 | 30,700 | 14,665,300 | 5.0% |
| Southwestern | 7,359,900 | 27,100 | 7,332,800 | 98,992 | 48,984 | 16,716 | 47,476 | 60,013 | 26,359 | 16,499 | 315,000 | 12,700 | (14,400) | 12,700 | 7,660,500 | 4.1% |
| St. Clair County | 7,805,200 | 18,600 | 7,786,600 | 105,118 | 39,941 | 44,571 | 47,448 | 104,498 | 22,353 | 17,520 | 381,400 | 16,000 | (2,600) | 16,000 | 8,184,000 | 4.9% |
| Washtenaw | 14,875,000 | 23,700 | 14,851,300 | 200,491 | 77,560 | 198,823 | 72,840 | 346,541 | 37,069 | 33,415 | 966,700 | 12,700 | (11,000) | 12,700 | 15,830,700 | 6.4% |
| Wayne County | 18,384,700 | 8,600 | 18,376,100 | 248,075 | 66,153 | 63,304 | 66,153 | 227,228 | 23,232 | 41,346 | 735,500 | 4,600 | (4,000) | 4,600 | 19,116,200 | 4.0% |
| West Shore | 2,742,200 | 21,200 | 2,721,000 | 36,733 | 16,907 | 9,858 | 9,796 | 26,197 | 11,459 | 6,122 | 117,200 | 14,400 | (6,800) | 14,400 | 2,852,600 | 4.0% |
| | \$341,224,400 | \$1,386,200 | \$339,838,200 | \$4,587,780 | \$1,529,260 | \$1,529,260 | \$1,529,260 | \$4,587,780 | \$764,630 | \$764,630 | \$15,292,600 | \$1,131,800 | (\$254,400) | \$1,131,800 | \$356,262,600 | 4.4% |

| Data Notes | |
|-------------------------------|---------------|
| Component | Years |
| Performance improvement | FYs 2019-2021 |
| Performance completion number | FYs 2019-2021 |
| Performance completion rate | FYs 2019-2021 |
| Contact hours | FY 2022 |
| Administrative | FYs 2021-2022 |