OFFICE OF HIGHER EDUCATION



Financial Aid Awarded to Minnesota Institutions Fiscal Year 2022

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About the Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program is the largest financial aid program administered by the Office of Higher Education, awarding up to \$224 million in need-based grants to Minnesota residents attending eligible colleges, universities and career schools in Minnesota. The agency oversees other state scholarship programs, tuition reciprocity programs, a student loan program, Minnesota's 529 College Savings Plan, licensing and early college awareness programs for youth.

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Executive Summary

Financial aid makes college affordable for many students. The amount and type of aid available to a student varies. Grants and scholarships lower the cost of college per student, while work study and loans allow students to pay for college by increasing current income or deferring payment against future income. The combination of types of aid and amounts available to an individual student may influence their decision to go to college, or which college they choose.

Grants and loans make up most of the aid students receive

In 2021-2022, undergraduates enrolled in Minnesota institutions received roughly \$2.6 billion in financial aid. In Minnesota, students are eligible to receive federal grants (such as the Pell Grant), the Minnesota State Grant, other grants administered by the state (such as the Postsecondary Child Care Award), and grants from institutional and private sources. More than half of all aid students receive are grants, and the total amount of grants received varies by institution type.

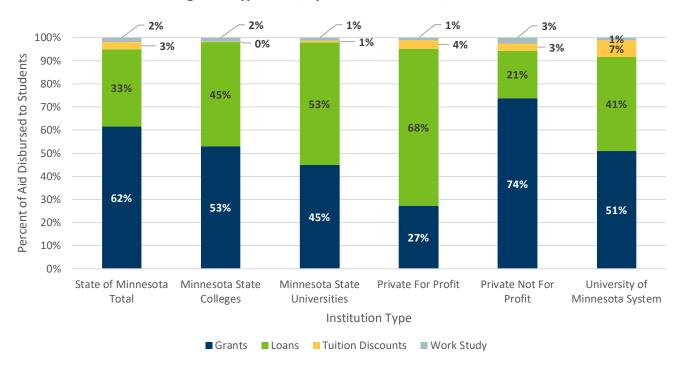


Figure 1: Type of aid, by institutional sector, 2021-2022

Roughly one-third of grants that students received in 2021-2022 came from federal or state sources, and just over 60% of grants received were from institutions themselves. These grants are primarily offered at private non-profit institutions and the University of Minnesota. Aid in the form of grants (from all sources) totaled \$1.6 billion in 2021-2022.

Federal aid is the primary aid source for most institutions

For most institutions, the primary source of aid is federal aid. Just over one-third of all aid received in 2021-2022 came from federal sources, totaling just over \$1 billion. Roughly 70% of federal aid awarded was in the form of loans. At Minnesota State Universities and private-for-profit institutions, more than half of all aid students received came in the form of loans. At Minnesota State Colleges and the University of Minnesota system, loans represented just under half of all aid received. However, for students at private non-profit institutions, institutional aid made up just over two-thirds of aid awarded to students. Institutional aid is primarily offered as grants, and sometimes as direct tuition discounts.

Introduction

This report presents information on financial resources provided to undergraduates at Minnesota postsecondary institutions. The financial resources reported are grants¹, loans and student earnings from work study jobs that help students pay tuition, fees, room and board and other costs of attending postsecondary education. This report presents information for fiscal year 2022, which corresponds to academic year 2021-2022. Corresponding information for survey years 1987 through 2021 is available from the Minnesota Office of Higher Education.

Postsecondary institutions included

The data in this report cover student financial aid received by undergraduates attending all Minnesota postsecondary institutions eligible to participate in the Minnesota State Grant program in fiscal year 2022. Data were collected on aid received by undergraduates who attended these institutions between July 1, 2021 and June 30, 2022.

Sources of data

Data were obtained from several sources:

- Minnesota Office of Higher Education records were used for the following:
 - Minnesota State Grant Program
 - Minnesota American Indian Scholarship Program
 - Minnesota Postsecondary Child Care Grant Program
 - Minnesota Safety Officer Survivor Grant Program
 - Minnesota SELF Loan Program
 - Minnesota Work study Program²
- For institutions in the University of Minnesota and Minnesota State Colleges and Universities systems, data were obtained from the central office institutional research staff.
- For private institutions and tribal institutions, institution financial aid directors provided data on the amount of grants, loans and earnings from federal work study jobs received by undergraduates.

Privacy protection

In accordance with the Family Educational Rights and Privacy Act (FERPA), for categories of financial aid in which there were fewer than 10 recipients, the amount received is suppressed to protect student privacy.

¹ Grants are scholarships, grants, tuition discounts, tuition waivers and gift aid that does not have to be repaid.

² Award totals reported for Minnesota Work Study include the state contribution only. Institutions contribute additional award dollars that are not reported here.

Data verification

For University of Minnesota and Minnesota State system institutions, institutional research staff at system offices reviewed a preliminary version of this report to verify data for their campuses. For private institutions, financial aid directors at each institution reviewed a preliminary version of this report to verify data for their institution.

Minnesota State Grant program data

The amounts reported for the State Grant Program were reported earlier in Minnesota State Grant Program 2022, End-of-Year Statistics. As institutions close their State Grant accounts, the Minnesota Office of Higher Education makes adjustments that may not appear in this report or in the End-of-Year Statistics.

Definitions of financial aid programs

Definitions of the financial aid programs and categories used in the report are included in Appendix A.

Suppressed data

Information on financial aid awarded is suppressed when the student count for that category is less than 10. In instances where data from only one financial aid program from the institution would be suppressed, data from a second financial aid program is suppressed to ensure student privacy. Suppressed data is marked as "Suppressed."

Definitions of Financial Aid Programs

This appendix describes the financial aid programs in place in Fiscal year 2020, the year for which the data were collected.

Grant Programs

Grant programs include grants, scholarships, tuition waivers, tuition reimbursement and gift aid. Grant programs require no repayment from students or parents. Most grants require students to make satisfactory educational progress. Restrictions are placed on eligibility, award amounts and use.

State and Local Grant Programs

The state of Minnesota funds the following grant programs:

- Minnesota State Grant Program: Minnesota residents registering as undergraduates at Minnesota
 institutions can apply for State Grants. The award is based on the financial circumstances of students'
 families, recognized tuition and required fees and an allowance for living and education-related costs.
- Minnesota American Indian Scholarship Program: The Minnesota Indian Scholarship Program provides
 postsecondary financial assistance to eligible Minnesota resident students attending Minnesota
 postsecondary institutions who are of one-fourth or more Indian ancestry and demonstrate financial
 need for an award.
- Local and State Agency Grants: Local and state agency grants include grants, scholarships, fellowships and gift aid funded by counties, local governments and state agencies. Examples of these grants are Vocational Rehabilitation Services Grants and Workforce Investment Act Grants.

Federal Grant Programs

The federal government funds the following grant programs:

- Federal Pell Grant Program: Federal Pell Grants are awarded directly to students. The federal government determines the award based on the financial circumstances of students' families. The maximum federal Pell Grant in Fiscal year 2021 was \$6,345.
- Federal Supplemental Educational Opportunity Grant (SEOG) Program: The federal government allocates funds to institutions to respond to special financial circumstances not recognized in the federal Pell Grant Program. Students receiving federal Pell Grants have priority for SEOG awards.
- Federal Agency Grants: Federal agency grants include all federal grants, scholarships, fellowships and gift aid, with the exception of Pell Grants, SEOGs and veterans benefits. Examples of these grants are health professions grants, federal Nursing Scholarships, ROTC stipends and Bureau of Indian Affairs grants.
- Federal Teacher Education Assistance for College and Higher Education (TEACH): The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. A TEACH Grant is different from other federal student

grants because it requires you agree to complete a teaching service obligation as a condition for receiving the grant, and if you don't complete the service obligation, the TEACH Grant will be converted to a loan that you must repay, with interest.

• Federal Bureau of Indian Affairs grants.

Institution Grants

Postsecondary institutions fund the following grants:

Institution Awarded Grants and Scholarships

Institution grants and scholarships include all grants, fellowships and gift aid awarded by the institution, excluding that which has been reported in the categories above. These grants and scholarships are financed by revenues generated by the institution, funds appropriated to the institution and money donated to the institution that has been allocated for grants or donated explicitly for financial aid. These grants include awards to students who do not have financial need as well as awards to students with need.

Tuition Discounts or Remissions Provided by Institutions

Awards include all reductions in the posted tuition and fee charges provided by the institution. Examples of these awards are: tuition waivers to non-residents, University of Minnesota Regents Scholarships, tuition forgiven or charged at a reduced rate as an employment benefit for institution staff, tuition charged at a reduced rate to members of a religious order and free tuition provided to wards of the state.

Private Grants and Other Grants

Various organizations fund the following grants:

Private Grants and Scholarships

Private grants include all grants, scholarships, fellowships and gift aid provided by organizations not associated with the federal or state government or organizations not associated with the institution. Examples of these grants are: grants awarded by service clubs (such as Lions Clubs, Kiwanis, PTA and churches), grants awarded by labor unions and fraternal organizations and Blandin Foundation grants to students living in northeastern Minnesota.

Other Grants

Other grants are grants and scholarships that do not fit into the categories identified above. One example is a grant from a state government outside Minnesota for postsecondary education at a Minnesota institution.

Loan Programs

Loans are long-term loans that students (or their families) will repay after they are no longer attending postsecondary education. Some loan programs, such as the Minnesota SELF Program described below, also

require payments while students are enrolled in postsecondary education. Long-term loans do not include emergency loans and loans that cover the time between when tuition payments are due and other aid is received.

State Loan Program

The state of Minnesota has one loan program for postsecondary students, the SELF Program.

Minnesota Student Educational Loan Fund (SELF Program): The Minnesota Office of Higher Education
provides loan capital. Interest is charged while the borrower is enrolled in postsecondary education. The
borrower repays principal and interest after leaving school. Borrowers must have a credit-worthy
cosigner. Borrowers do not have to show financial need to be eligible.

Federal Loan Programs

The federal government funds or guarantees the following loan programs:

- Federal Direct Subsidized Loans are made by institutions with capital from the federal government. The borrower does not pay interest while attending. Borrowers of federal Direct Subsidized Loans must demonstrate financial need.
- Federal Direct Unsubsidized Loans are available to borrowers without demonstrated financial need. The
 loans limits and interest rates are the same as those for federal Direct Subsidized Loans. Borrowers are
 charged interest while they are in school.
- Federal Parent Loans for Undergraduate Students (PLUS): Loans are made to parents of dependent students and to graduate students. Borrowers do not have to show financial need to be eligible.
- Federal Agency Loans: Federal agency loans include loans made or guaranteed by an agency of the
 federal government other than the U.S. Department of Education. Examples are: Health Professions
 Student Loans, Nursing Loans and Veterans Administration Loans. Federal agency loans do not include
 federal Stafford Loans, federal Direct Stafford Loans, and federal PLUS Loans made or guaranteed by the
 federal government.

Institution Awarded Loans

Institution awarded loans are loans made by the institution to the student and their parents. Institution awarded loans include loans borrowers are expected to repay after completion of their education. Loans in this category are from institution-controlled funds.

Loans Made by Private and Other Lenders

There are two categories for loans made by private and other lenders:

Private Loans: Loans made by private lenders to students and their parents are from private sources
(with no guarantee provided by a state or federal agency). Loans in this category are limited to those
made to cover part or all of the cost of attendance. This does not include second mortgages or home-

- equity lines of credit. Examples are DEAL Loans, SallieMae Loans, Discover Student Loans, Wells Fargo Loans.
- Other Loans: Other loans include loans that are reported to campus financial aid administrators, but the loans do not fit into one of the categories identified above. An example is a loan provided by a state outside of Minnesota.

Work study Programs

Student earnings from jobs at the postsecondary institution and work study jobs provide money to pay for postsecondary expenses. Since many institutions to not have records of student earnings at off-campus jobs and jobs where the employer contracts for services on campus, the information collected is only for jobs where the institution is the employer.

- State Work study Program: The state funds a work study program. The Minnesota Office of Higher Education allocates the money to institutions. Institutional financial aid directors make the awards. Employers must provide at least 25 percent of the wages paid to students awarded a State Work study job. Most jobs are on campus, but some may be with eligible off-campus employers. For this report, the 25 percent employer work study match is reported under the institutional work study category and titled "State Work study Institutional Match."
- Federal Work study Program: The federal government funds the federal Work study Program. The federal government makes an annual allocation to institutions. Institutional financial aid directors make the awards. Employers must provide at least 25 percent of the wages paid to students awarded federal Work study jobs. Most jobs are on campus, but some may be with eligible off-campus employers.
- Institutional Work study Programs: Institutions may also choose to offer work study programs, in addition to state and federally funded work study offerings. The student jobs are paid through institutional funding.

Financial Aid Awarded Totals by Institution Type

All Minnesota Institutions

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	1,530	\$9,362,005	\$6,119
Federal	Grant	Federal Pell Grant	77,509	\$292,724,085	\$3,777
Federal	Grant	Supplemental Education Opportunity Grant (SEOG)	26,932	\$22,468,941	\$834
Federal	Grant	TEACH	41	\$138,718	\$3,383
Federal	Loan	Federal Agency Loan	266	\$864,962	\$3,252
Federal	Loan	Federal Loans (Subsidized)	69,178	\$255,094,868	\$3,688
Federal	Loan	Federal Loans (Unsubsidized)	81,526	\$337,389,649	\$4,138
Federal	Loan	Parent PLUS Loans	5,204	\$75,526,415	\$14,513
Federal	Work Study	Federal Work Study	8,025	\$18,325,544	\$2,284
Institutional	Grant	Institutional Grants	92,455	\$1,003,850,330	\$10,858
Institutional	Loan	Institutional Loans	807	\$2,840,571	\$3,520
Institutional	Tuition Discount	Tuition Discount	9,152	\$80,192,461	\$8,762
Institutional	Work Study	Institutional Work Study	15,280	\$23,700,296	\$1,551
Other	Grant	Other Grants	1,476	\$1,454,567	\$985
Other	Loan	Other Loans	616	\$5,515,543	\$8,954
Other	Work Study	Other Work Study	7	Suppressed	Suppressed
Private	Grant	Private Grants	27,396	\$75,375,816	\$2,751
Private	Loan	Private Loans	12,477	\$161,192,892	\$12,919
State	Grant	Local and State Agency Grant	4,645	\$11,538,952	\$2,484
State	Grant	Minnesota Indian Scholarship Program	698	\$2,155,009	\$3,087
State	Grant	Minnesota State Grant	69,503	\$201,007,690	\$2,892
State	Grant	Postsecondary Child Care Grant	927	\$4,021,033	\$4,338
State	Loan	SELF Loans	4,283	\$40,944,902	\$9,560
State	Work Study	State Work Study	7,188	\$11,451,334	\$1,593
All Aid				\$2,637,173,676	

Minnesota State Colleges

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	417	\$859,666	\$2,062

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Pell Grant	36,677	\$121,301,308	\$3,307
Federal	Grant	Supplemental Education Opportunity Grant (SEOG)	9,218	\$4,765,398	\$517
Federal	Grant	TEACH	0	\$0	
Federal	Loan	Federal Agency Loan	0	\$0	
Federal	Loan	Federal Loans (Subsidized)	20,320	\$65,945,847	\$3,245
Federal	Loan	Federal Loans (Unsubsidized)	22,018	\$91,827,019	\$4,171
Federal	Loan	Parent PLUS Loans	198	\$1,537,840	\$7,767
Federal	Work Study	Federal Work Study	1,196	\$2,930,535	\$2,450
Institutional	Grant	Institutional Grants	5,237	\$5,886,667	\$1,124
Institutional	Loan	Institutional Loans	0	\$0	
Institutional	Tuition Discount	Tuition Discount	598	\$949,353	\$1,588
Institutional	Work Study	Institutional Work Study	1,265	\$826,134	\$653
Other	Grant	Other Grants	6	Suppressed	Suppressed
Other	Loan	Other Loans	189	\$1,456,326	\$7,705
Other	Work Study	Other Work Study	0	\$0	
Private	Grant	Private Grants	10,017	\$18,112,584	\$1,808
Private	Loan	Private Loans	654	\$5,130,651	\$7,845
State	Grant	Local and State Agency Grant	3,407	\$7,421,331	\$2,178
State	Grant	Minnesota Indian Scholarship Program	200	\$604,029	\$3,020
State	Grant	Minnesota State Grant	29,587	\$34,956,585	\$1,181
State	Grant	Postsecondary Child Care Grant	591	\$2,552,076	\$4,318
State	Loan	SELF Loans	156	\$864,126	\$5,539
State	Work Study	State Work Study	1,231	\$2,507,365	\$2,037
All Aid				\$370,447,628	

Minnesota State Universities

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	423	\$1,132,867	\$2,678
Federal	Grant	Federal Pell Grant	14,061	\$56,222,828	\$3,998
Federal	Grant	Supplemental Education Opportunity Grant (SEOG)	4,466	\$3,815,757	\$854
Federal	Grant	TEACH	0	\$0	
Federal	Loan	Federal Agency Loan	1	Suppressed	Suppressed
Federal	Loan	Federal Loans (Subsidized)	13,796	\$54,004,512	\$3,915
Federal	Loan	Federal Loans (Unsubsidized)	16,889	\$74,907,565	\$4,435
Federal	Loan	Parent PLUS Loans	972	\$10,341,940	\$10,640
Federal	Work Study	Federal Work Study	646	\$1,421,471	\$2,200
Institutional	Grant	Institutional Grants	12,104	\$40,477,168	\$3,344
Institutional	Loan	Institutional Loans	0	\$0	
Institutional	Tuition Discount	Tuition Discount	554	\$2,156,618	\$3,893
Institutional	Work Study	Institutional Work Study	1,118	\$1,051,916	\$941
Other	Loan	Other Loans	409	\$3,927,460	\$9,603
Other	Work Study	Other Work Study	0	\$0	
Private	Grant	Private Grants	4,803	\$14,586,015	\$3,037
Private	Loan	Private Loans	2,818	\$28,614,018	\$10,154
State	Grant	Local and State Agency Grant	542	\$1,729,844	\$3,192
State	Grant	Minnesota Indian Scholarship Program	140	\$462,420	\$3,303
State	Grant	Minnesota State Grant	11,701	\$32,596,994	\$2,786
State	Grant	Postsecondary Child Care Grant	106	\$544,752	\$5,139
State	Loan	SELF Loans	953	\$7,048,565	\$7,396
State	Work Study	State Work Study	1,177	\$2,233,427	\$1,898
All Aid				\$337,309,865	

University of Minnesota

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	182	\$874,967	\$4,808
Federal	Grant	Federal Pell Grant	9,628	\$44,074,947	\$4,578
Federal	Grant	Supplemental Education Opportunity Grant (SEOG)	7,101	\$4,478,603	\$631
Federal	Grant	Teach	2	Suppressed	Suppressed
Federal	Loan	Federal Agency Loan	96	\$291,952	\$3,041
Federal	Loan	Federal Loans (Subsidized)	10,846	\$41,553,647	\$3,831
Federal	Loan	Federal Loans (Unsubsidized)	14,834	\$62,307,409	\$4,200
Federal	Loan	Parent PLUS Loans	1,742	\$26,557,183	\$15,245
Federal	Work Study	Federal Work Study	1,366	\$2,717,725	\$1,990
Institutional	Grant	Institutional Grants	24,750	\$112,598,282	\$4,549
Institutional	Loan	Institutional Loans	280	\$929,517	\$3,320
Institutional	Tuition Discount	Tuition Discount	3,284	\$33,572,727	\$10,223
Institutional	Work Study	Institutional Work Study	1,562	\$858,799	\$550
Other	Grant	Other Grants	0	\$0	
Other	Loan	Other Loans	0	\$0	
Other	Work Study	Other Work Study	0	\$0	
Private	Grant	Private Grants	5,189	\$16,030,210	\$3,089
Private	Loan	Private Loans	3,181	\$42,580,937	\$13,386
State	Grant	Local and State Agency Grant	218	\$425,310	\$1,951
State	Grant	Minnesota Indian Scholarship Program	36	\$127,369	\$3,538
State	Grant	Minnesota State Grant	11,752	\$61,994,317	\$5,275
State	Grant	Postsecondary Child Care Grant	36	\$188,215	\$5,228
State	Loan	SELF Loans	1,743	\$18,601,094	\$10,672
State	Work Study	State Work Study	1,562	\$2,074,313	\$1,328
All Aid				\$472,862,041	

Private For-Profit Institutions

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	40	\$165,584	\$4,140
Federal	Grant	Federal Pell Grant	4,369	\$13,865,444	\$3,174
Federal	Grant	Supplemental Education Opportunity Grant (SEOG)	1,234	\$651,152	\$528
Federal	Grant	TEACH	0	\$0	
Federal	Loan	Federal Agency Loan	0	\$0	
Federal	Loan	Federal Loans (Subsidized)	5,711	\$17,911,263	\$3,136
Federal	Loan	Federal Loans (Unsubsidized)	6,166	\$25,942,194	\$4,207
Federal	Loan	Parent PLUS Loans	194	\$2,884,510	\$14,869
Federal	Work Study	Federal Work Study	310	\$870,091	\$2,807
Institutional	Grant	Institutional Grants	2,039	\$1,101,833	\$540
Institutional	Loan	Institutional Loans	1	Suppressed	Suppressed
Institutional	Tuition Discount	Tuition Discount	2,039	\$3,053,204	\$1,497
Institutional	Work Study	Institutional Work Study	30	\$16,067	\$536
Other	Grant	Other Grants	31	\$71,720	\$2,314
Other	Loan	Other Loans	18	\$131,757	\$7,320
Other	Work Study	Other Work Study	0	\$0	
Private	Grant	Private Grants	327	\$1,436,467	\$4,393
Private	Loan	Private Loans	624	\$7,809,611	\$12,515
State	Grant	Local and State Agency Grant	160	\$423,768	\$2,649
State	Grant	Minnesota Indian Scholarship Program	9	Suppressed	Suppressed
State	Grant	Minnesota State Grant	3,169	\$4,563,961	\$1,440
State	Grant	Postsecondary Child Care Grant	134	\$473,413	\$3,533
State	Loan	SELF Loans	319	\$1,960,314	\$6,145
State	Work Study	State Work Study	30	\$48,200	\$1,607
All Aid				\$83,412,051	

Private Non-Profit Institutions

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	468	\$6,328,921	\$13,523
Federal	Grant	Federal Pell Grant	12,774	\$57,259,558	\$4,483
Federal	Grant	Supplemental Education Opportunity Grant (SEOG)	4,913	\$8,758,031	\$1,783
Federal	Grant	TEACH	39	\$133,060	\$3,412
Federal	Loan	Federal Agency Loan	169	\$539,282	\$3,191
Federal	Loan	Federal Loans (Subsidized)	18,505	\$75,679,599	\$4,090
Federal	Loan	Federal Loans (Unsubsidized)	21,619	\$82,405,462	\$3,812
Federal	Loan	Parent PLUS Loans	2,098	\$34,204,942	\$16,304
Federal	Work Study	Federal Work Study	4,507	\$10,385,722	\$2,304
Institutional	Grant	Institutional Grants	48,325	\$843,786,380	\$17,461
Institutional	Loan	Institutional Loans	526	\$1,905,706	\$3,623
Institutional	Tuition Discount	Tuition Discount	2,677	\$40,460,559	\$15,114
Institutional	Work Study	Institutional Work Study	11,305	\$20,947,380	\$1,853
Other	Grant	Other Grants	1,439	\$1,370,059	\$952
Other	Loan	Other Loans	0	\$0	
Other	Work Study	Other Work Study	7	Suppressed	Suppressed
Private	Grant	Private Grants	7,060	\$25,210,540	\$3,571
Private	Loan	Private Loans	5,200	\$77,057,675	\$14,819
State	Grant	Local and State Agency Grant	318	\$1,538,699	\$4,839
State	Grant	Minnesota Indian Scholarship Program	313	\$935,041	\$2,987
State	Grant	Minnesota State Grant	13,294	\$66,895,833	\$5,032
State	Grant	Postsecondary Child Care Grant	59	\$258,077	\$4,374
State	Loan	SELF Loans	1,112	\$12,470,803	\$11,215
State	Work Study	State Work Study	3,188	\$4,588,029	\$1,439
All Aid				\$1,373,137,591	

