# ALABAMA

294,009 ENROLLED COLLEGE STUDENTS

96,569 PELL STUDENTS (AY '23-'24)

657,000 STUDENT LOAN BORROWERS

72%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

102,900 BORROWERS IN SAVE PLAN

66,770 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 6,855
GRAD PLUS BORROWERS
(AY '23-'24)

#### ALASKA

20,152 ENROLLED COLLEGE STUDENTS

**7,436**PELL STUDENTS (AY '23-'24)

68,000 STUDENT LOAN BORROWERS

80% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

11,000 BORROWERS IN SAVE PLAN

5,622
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

GRAD PLUS BORROWERS
(AY '23-'24)

## ARIZONA

624,719 ENROLLED COLLEGE STUDENTS

293,051 PELL STUDENTS (AY '23-'24)

914,000 STUDENT LOAN BORROWERS

31% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

148,400 BORROWERS IN SAVE PLAN

219,612 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 11,884
GRAD PLUS BORROWERS
(AY '23-'24)

# ARKANSAS

154,781 ENROLLED COLLEGE STUDENTS

**57,286**PELL STUDENTS (AY '23-'24)

404,000 STUDENT LOAN BORROWERS

74% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

65,100 BORROWERS IN SAVE PLAN

37,906
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

3,084
GRAD PLUS BORROWERS
(AY '23-'24)

## CALIFORNIA

#### 2.5 MILLION

**ENROLLED COLLEGE STUDENTS** 

899,417
PELL STUDENTS (AY '23-'24)

4.0 MILLION STUDENT LOAN BORROWERS

69%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

597,300 BORROWERS IN SAVE PLAN

326,516 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 56,799
GRAD PLUS BORROWERS
(AY '23-'24)

### COLORADO

346,716 ENROLLED COLLEGE STUDENTS

112,946 PELL STUDENTS (AY '23-'24) 782,000 STUDENT LOAN BORROWERS

49%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

134,300 BORROWERS IN SAVE PLAN

90,396
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

7,716
GRAD PLUS BORROWERS
(AY '23-'24)

### CONNECTICUT

187,764
ENROLLED COLLEGE STUDENTS

81,966 PELL STUDENTS (AY '23-'24) 517,000 STUDENT LOAN BORROWERS

53% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

71,500 BORROWERS IN SAVE PLAN

70,643
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**3,570**GRAD PLUS BORROWERS (AY '23-'24)

# DELAWARE

57,022 ENROLLED COLLEGE STUDENTS

16,263
PELL STUDENTS (AY '23-'24)

135,000 STUDENT LOAN BORROWERS

71% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

21,000 BORROWERS IN SAVE PLAN

14,701 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 236
GRAD PLUS BORROWERS
[AY '23-'24]

#### DISTRICT OF COLUMBIA

99,329
ENROLLED COLLEGE STUDENTS

**47,238**PELL STUDENTS (AY '23-'24)

117,000 STUDENT LOAN BORROWERS

13%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

21,900 BORROWERS IN SAVE PLAN

47,124
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

10,081 GRAD PLUS BORROWERS (AY '23-'24)

# FLORIDA

999,223
ENROLLED COLLEGE STUDENTS

446,819
PELL STUDENTS (AY '23-'24)

2.7 MILLION STUDENT LOAN BORROWERS

71% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

475,800
BORROWERS IN SAVE PLAN

247,546 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 23,207
GRAD PLUS BORROWERS
(AY '23-'24)

## GEORGIA

541,594 ENROLLED COLLEGE STUDENTS

216,907 PELL STUDENTS (AY '23-'24) 1.7 MILLION STUDENT LOAN BORROWERS

83%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

286,000 BORROWERS IN SAVE PLAN

122,578
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

12,681
GRAD PLUS BORROWERS
(AY '23-'24)

#### HAWAII

58,841 ENROLLED COLLEGE STUDENTS

14,508 PELL STUDENTS (AY '23-'24) 123,000 STUDENT LOAN BORROWERS

82%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

19,400 BORROWERS IN SAVE PLAN

7,503
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

989
GRAD PLUS BORROWERS
(AY '23-'24)

# IDAHO

125,249 ENROLLED COLLEGE STUDENTS

**33,974**PELL STUDENTS (AY '23-'24)

220,000 STUDENT LOAN BORROWERS

63%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

41,900 BORROWERS IN SAVE PLAN

19,666
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

804
GRAD PLUS BORROWERS
(AY '23-'24)

# ILLINOIS

677,446
ENROLLED COLLEGE STUDENTS

**225,243**PELL STUDENTS (AY '23-'24)

1.6 MILLION STUDENT LOAN BORROWERS

69%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

244,700 BORROWERS IN SAVE PLAN

149,555 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 22,695
GRAD PLUS BORROWERS
(AY '23-'24)

# 

436,234 ENROLLED COLLEGE STUDENTS

124,810 PELL STUDENTS (AY '23-'24) 905,000 STUDENT LOAN BORROWERS

59%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

147,800 BORROWERS IN SAVE PLAN

93,945 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) **6,424**GRAD PLUS BORROWERS
(AY '23-'24)

# IOWA

202,287
ENROLLED COLLEGE STUDENTS

48,433 PELL STUDENTS (AY '23-'24) 430,000 STUDENT LOAN BORROWERS

62%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

68,400
BORROWERS IN SAVE PLAN

48,748
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**5,278**GRAD PLUS BORROWERS (AY '23-'24)

### KANSAS

185,985
ENROLLED COLLEGE STUDENTS

49,259
PELL STUDENTS (AY '23-'24)

385,000 STUDENT LOAN BORROWERS

64% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

60,000 BORROWERS IN SAVE PLAN

37,527
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**2,244**GRAD PLUS BORROWERS
(AY '23-'24)

### KENTUCKY

261,751 ENROLLED COLLEGE STUDENTS

97,591 PELL STUDENTS (AY '23-'24) 612,000 STUDENT LOAN BORROWERS

63%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

102,500 BORROWERS IN SAVE PLAN

67,558
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

6,650
GRAD PLUS BORROWERS
(AY '23-'24)

## LOUSIANA

238,689 ENROLLED COLLEGE STUDENTS

107,428 PELL STUDENTS (AY '23-'24) 678,000 STUDENT LOAN BORROWERS

74% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

101,900 BORROWERS IN SAVE PLAN

81,059 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 6,391
GRAD PLUS BORROWERS
(AY '23-'24)

# 

71,475
ENROLLED COLLEGE STUDENTS

**25,772**PELL STUDENTS (AY '23-'24)

189,000 STUDENT LOAN BORROWERS

50% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

32,500 BORROWERS IN SAVE PLAN

21,470 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 1,804
GRAD PLUS BORROWERS
(AY '23-'24)

# 

329,092
ENROLLED COLLEGE STUDENTS

100,115 PELL STUDENTS (AY '23-'24) 845,000 STUDENT LOAN BORROWERS

69%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

127,800 BORROWERS IN SAVE PLAN

59,503
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**6,448**GRAD PLUS BORROWERS
(AY '23-'24)

## MASSACHUSETTS

468,960 ENROLLED COLLEGE STUDENTS

97,312 PELL STUDENTS (AY '23-'24) 918,000 STUDENT LOAN BORROWERS

65%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

127,000 BORROWERS IN SAVE PLAN

95,269 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 12,952 GRAD PLUS BORROWERS (AY '23-'24)

# MICHIGAN

466,458 ENROLLED COLLEGE STUDENTS

155,097 PELL STUDENTS (AY '23-'24) 1.4 MILLION STUDENT LOAN BORROWERS

73%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

239,700 BORROWERS IN SAVE PLAN

112,267
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

11,431 GRAD PLUS BORROWERS (AY '23-'24)

### MINNESOTA

373,128 ENROLLED COLLEGE STUDENTS

107,521 PELL STUDENTS (AY '23-'24) 789,000 STUDENT LOAN BORROWERS

53%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

131,500 BORROWERS IN SAVE PLAN

94,930 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 14,769
GRAD PLUS BORROWERS
[AY '23-'24]

## MISSISSIPPI

155,950 ENROLLED COLLEGE STUDENTS

62,506
PELL STUDENTS (AY '23-'24)

449,000 STUDENT LOAN BORROWERS

81%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

69,900 BORROWERS IN SAVE PLAN

36,637 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) **3,586**GRAD PLUS BORROWERS (AY '23-'24)

### MISSOURI

333,470 ENROLLED COLLEGE STUDENTS

92,484 PELL STUDENTS (AY '23-'24) 832,000 STUDENT LOAN BORROWERS

72%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

136,700 BORROWERS IN SAVE PLAN

65,585
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

10,891 GRAD PLUS BORROWERS (AY '23-'24)

### MONTANA

47,134
ENROLLED COLLEGE STUDENTS

11,120 PELL STUDENTS (AY '23-'24) 129,000 STUDENT LOAN BORROWERS

83%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

23,100 BORROWERS IN SAVE PLAN

10,035 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 813
GRAD PLUS BORROWERS
(AY '23-'24)

#### NEBRASKA

134,815
ENROLLED COLLEGE STUDENTS

**33,557**PELL STUDENTS (AY '23-'24)

249,000 STUDENT LOAN BORROWERS

62%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

38,500 BORROWERS IN SAVE PLAN

23,746
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**3,672**GRAD PLUS BORROWERS
(AY '23-'24)

# NEVADA

113,588 ENROLLED COLLEGE STUDENTS

38,005 PELL STUDENTS (AY '23-'24) 363,000 STUDENT LOAN BORROWERS

100% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

59,400 BORROWERS IN SAVE PLAN

19,501 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 2,070 GRAD PLUS BORROWERS (AY '23-'24)

### NEW HAMPSHIRE

214,537
ENROLLED COLLEGE STUDENTS

118,088 PELL STUDENTS (AY '23-'24) 192,000 STUDENT LOAN BORROWERS

9,269
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

**27,600**BORROWERS IN SAVE PLAN

84,866
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**2,028**GRAD PLUS BORROWERS
(AY '23-'24)

# NEW JERSEY

378,819 ENROLLED COLLEGE STUDENTS

143,553
PELL STUDENTS (AY '23-'24)

1.2 MILLION STUDENT LOAN BORROWERS

82%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

167,200 BORROWERS IN SAVE PLAN

88,143
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

6,083
GRAD PLUS BORROWERS
(AY '23-'24)

### NEW MEXICO

110,082
ENROLLED COLLEGE STUDENTS

**37,708**PELL STUDENTS (AY '23-'24)

227,000 STUDENT LOAN BORROWERS

77% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

40,300 BORROWERS IN SAVE PLAN

11,698
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

1,096 GRAD PLUS BORROWERS (AY '23-'24)

# NEW YORK

#### 1.1 MILLION

**ENROLLED COLLEGE STUDENTS** 

377,928 PELL STUDENTS (AY '23-'24) 2.5 MILLION STUDENT LOAN BORROWERS

71% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

374,300 BORROWERS IN SAVE PLAN

235,967
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

36,421 GRAD PLUS BORROWERS (AY '23-'24)

#### NORTH CAROLINA

553,180 ENROLLED COLLEGE STUDENTS

182,820 PELL STUDENTS (AY '23-'24)

1.4 MILLION STUDENT LOAN BORROWERS

78%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

237,800 BORROWERS IN SAVE PLAN

100,939 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 10,902 GRAD PLUS BORROWERS (AY '23-'24)

#### NORTH DAKOTA

51,074 ENROLLED COLLEGE STUDENTS

10,225 PELL STUDENTS (AY '23-'24) 89,000 STUDENT LOAN BORROWERS

63%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

13,100 BORROWERS IN SAVE PLAN

10,852 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 463
GRAD PLUS BORROWERS
(AY '23-'24)



612,352 ENROLLED COLLEGE STUDENTS

167,253
PELL STUDENTS (AY '23-'24)

1.8 MILLION STUDENT LOAN BORROWERS

75%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

299,600 BORROWERS IN SAVE PLAN

147,043 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 11,630 GRAD PLUS BORROWERS (AY '23-'24)

## OKLAHOMA

184,218 ENROLLED COLLEGE STUDENTS

71,278
PELL STUDENTS (AY '23-'24)

505,000 STUDENT LOAN BORROWERS

72%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

77,200
BORROWERS IN SAVE PLAN

47,092
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**3,271**GRAD PLUS BORROWERS
(AY '23-'24)

# OREGON

194,987
ENROLLED COLLEGE STUDENTS

62,460 PELL STUDENTS (AY '23-'24) 531,000 STUDENT LOAN BORROWERS

67%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

104,700 BORROWERS IN SAVE PLAN

44,578
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**5,104**GRAD PLUS BORROWERS
(AY '23-'24)

### PEN NSYLVANIA

633,991
ENROLLED COLLEGE STUDENTS

173,395
PELL STUDENTS (AY '23-'24)

1.8 MILLION STUDENT LOAN BORROWERS

71% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

289,800 BORROWERS IN SAVE PLAN

199,187
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

21,644
GRAD PLUS BORROWERS
(AY '23-'24)

#### PUERTO RICO

63,073
ENROLLED COLLEGE STUDENTS

134,047 PELL STUDENTS (AY '23-'24) 330,000 STUDENT LOAN BORROWERS

69%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

50,100 BORROWERS IN SAVE PLAN

34,587 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 3,381
GRAD PLUS BORROWERS
(AY '23-'24)

# RHODE ISLAND

74,413
ENROLLED COLLEGE STUDENTS

**22,281**PELL STUDENTS (AY '23-'24)

148,000 STUDENT LOAN BORROWERS

57% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

21,800 BORROWERS IN SAVE PLAN

22,850 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) **1,126**GRAD PLUS BORROWERS
(AY '23-'24)

# SOUTH CAROLINA

242,672
ENROLLED COLLEGE STUDENTS

**80,877**PELL STUDENTS (AY '23-'24)

772,000 STUDENT LOAN BORROWERS

**87%**STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

131,200 BORROWERS IN SAVE PLAN

59,384
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**4,609**GRAD PLUS BORROWERS
(AY '23-'24)

## SOUTH DAKOTA

51,317 ENROLLED COLLEGE STUDENTS

11,231 PELL STUDENTS (AY '23-'24) 119,000 STUDENT LOAN BORROWERS

65%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

18,500 BORROWERS IN SAVE PLAN

12,771 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 649
GRAD PLUS BORROWERS
(AY '23-'24)

## TENNESSEE

308,710 ENROLLED COLLEGE STUDENTS

124,349 PELL STUDENTS (AY '23-'24)

891,000 STUDENT LOAN BORROWERS

67%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

151,600 BORROWERS IN SAVE PLAN

78,618
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

11,553
GRAD PLUS BORROWERS
(AY '23-'24)

# TEXAS

#### 1.6 MILLION

**ENROLLED COLLEGE STUDENTS** 

576,047 PELL STUDENTS (AY '23-'24) 3.8 MILLION STUDENT LOAN BORROWERS

79%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

591,700 BORROWERS IN SAVE PLAN

303,734 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) 17,656
GRAD PLUS BORROWERS
(AY '23-'24)



401,218 ENROLLED COLLEGE STUDENTS

145,588 PELL STUDENTS (AY '23-'24) 332,000 STUDENT LOAN BORROWERS

30% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

55,000 BORROWERS IN SAVE PLAN

102,118
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**2,190**GRAD PLUS BORROWERS
(AY '23-'24)

# VERMONT

39,888
ENROLLED COLLEGE STUDENTS

8,499 PELL STUDENTS (AY '23-'24) 77,000 STUDENT LOAN BORROWERS

59%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

13,600
BORROWERS IN SAVE PLAN

9,295
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**1,269**GRAD PLUS BORROWERS (AY '23-'24)

## VIRGINIA.

546,280 ENROLLED COLLEGE STUDENTS

158,637
PELL STUDENTS (AY '23-'24)

1.0 MILLION STUDENT LOAN BORROWERS

63%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

177,900 BORROWERS IN SAVE PLAN

116,384
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

15,411 GRAD PLUS BORROWERS (AY '23-'24)

## WASHINGTON

311,068
ENROLLED COLLEGE STUDENTS

**81,354**PELL STUDENTS (AY '23-'24)

787,000 STUDENT LOAN BORROWERS

84% STUDENTS WITH PELL GRANTS AT RISK UNDER H.R.1

133,500 BORROWERS IN SAVE PLAN

43,278
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

**6,804**GRAD PLUS BORROWERS
(AY '23-'24)

# WEST VIRGINIA

132,923
ENROLLED COLLEGE STUDENTS

48,397 PELL STUDENTS (AY '23-'24) 229,000 STUDENT LOAN BORROWERS

40%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

38,500 BORROWERS IN SAVE PLAN

28,131 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) **2,240**GRAD PLUS BORROWERS (AY '23-'24)

# WISCONSIN

316,129 ENROLLED COLLEGE STUDENTS

**78,366**PELL STUDENTS (AY '23-'24)

725,000 STUDENT LOAN BORROWERS

69%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

120,700 BORROWERS IN SAVE PLAN

71,902 SUBSIDIZED LOAN RECIPIENTS (AY '23-'24) **3,988**GRAD PLUS BORROWERS (AY '23-'24)

## WYOMING

29,971
ENROLLED COLLEGE STUDENTS

**7,017**PELL STUDENTS (AY '23-'24)

56,000 STUDENT LOAN BORROWERS

82%
STUDENTS WITH PELL
GRANTS AT RISK UNDER H.R.1

8,600
BORROWERS IN SAVE PLAN

4,478
SUBSIDIZED LOAN
RECIPIENTS (AY '23-'24)

183
GRAD PLUS BORROWERS
(AY '23-'24)