



UNIVERSITY OF
AUCKLAND
Waipapa Taumata Rau
NEW ZEALAND



COMPULSORY STUDENT SERVICES FEE

2023 Consultation Paper



Contents

What is the Compulsory Student Services Fee?	3
How is the fee collected?	3
Distribution of the Student Services Fee in 2022	3
What does the University spend it on and why?	4
Capital allocation	13
The consultation process	13
Appendix A	13
Appendix B	14

What is the Compulsory Student Services Fee?

The Compulsory Student Services Fee (CSSF), or student levy as it is sometimes known, is the fee paid by all enrolled students to contribute to the student support services provided at the University.

The Education Amendment Act (2011) outlines the categories of services that universities can use the compulsory student levy to fund. Those categories are currently:

- Advocacy and legal advice
- Counselling services and pastoral care
- Financial support and advice
- Media
- Clubs and societies
- Careers information, advice and guidance
- Employment information
- Health services
- Childcare services
- Sports, recreation and cultural activities

In 2023 the fee is \$8.38 per point, which works out to be \$1,005.60 for a typical undergraduate taking eight papers (in 2022 this was \$8.16 per point or \$979.20 for a student studying a total of 120 points). International and domestic students, undergraduates and postgraduates, all pay the same amount.

In 2022 the University collected approximately \$28m from the Compulsory Student Services Fee.

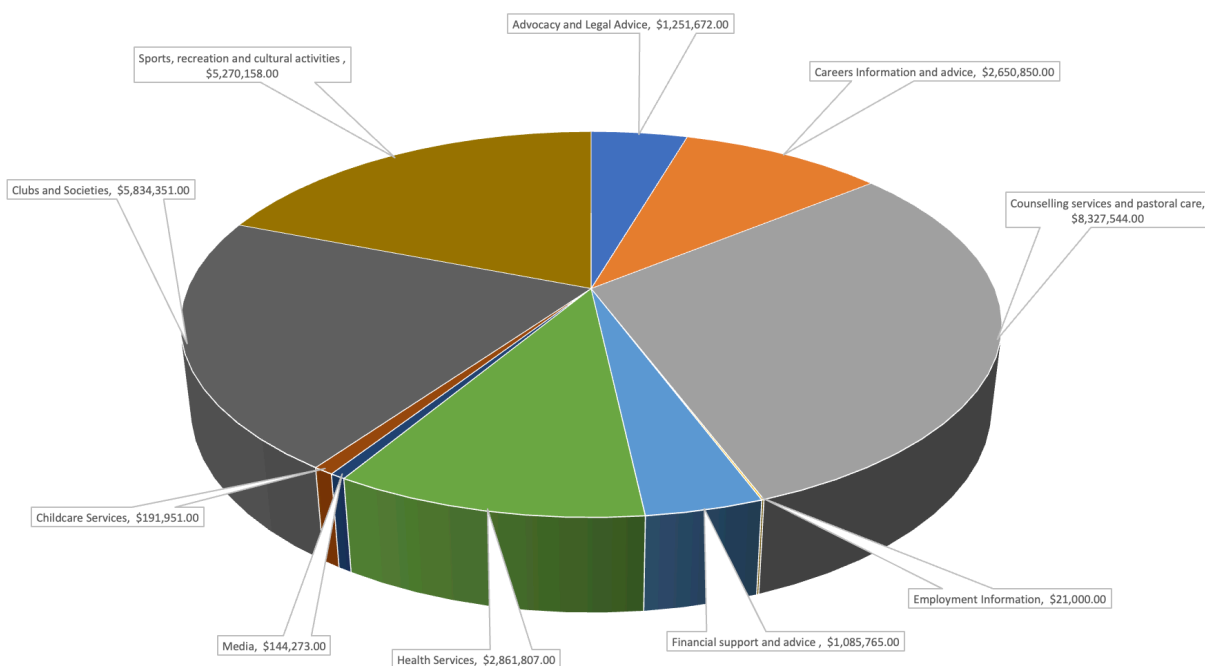
How is the fee collected?

The fee is collected when tuition fees are billed. For first year students whose fees are being covered under the fees-free government policy, the Student Levy is also covered by this initiative for the first year of study.

Distribution of the Student Services Fee in 2022

Below is the 2022 breakdown of CSSF expenditure by category. The below graph shows how the University used the fees to fund its key services.

Student Services Fee Expenditure



What does the University spend it on and why?

The following information shows expenditure for service delivery within each of the named categories for 2022. Expenditure from Faculties, central services and AUSA is included in the below.

Advocacy and legal advice

Advocating on behalf of individual students and groups of students and providing independent support to resolve problems. This includes advocacy and legal advice relating to accommodation.

ADVOCACY	REPORTED EXPENDITURE
AUSA Advocacy Service	\$ 203,340.00
AUSA Occupied Spaces and repairs and maintenance	\$ 910,489.00
Capital allocation	\$ 137,843.00
Total Expenditure	\$ 1,251,672.00

WHAT WE SPEND IT ON:

A portion of the funding is passed to AUSA under the 2012 Deed of Settlement. This agreement outlines the role that AUSA has in supporting students. The focus of AUSA's responsibility is on advocacy and representation, including the delivery of their Advocacy Service which facilitates conflict resolution and can assist with appeals procedures. AUSA Advocacy offers free support, advice and information to students, and is completely independent of the University.

A portion of the funding in this category covers the occupancy costs paid on behalf of AUSA for their physical spaces. This covers items such as property taxes, insurance and utilities.

WHY WE THINK IT'S IMPORTANT:

AUSA Advocacy plays an important role in representation and advocacy for both individuals and student groups. It is important for students to have a safe and independent advocate to help them understand their options, rights and responsibilities, especially if they have a concern about the University and wish to make a complaint or raise an issue. Without this funding, robust legal advice would be unaffordable for most students.

Careers information, advice and guidance

Supporting students' transition into post-study employment.

CAREERS INFORMATION AND ADVICE	REPORTED EXPENDITURE
Career Development and Employability Services (CDES)	\$ 1,115,158.00
Faculty Career Support	\$ 880,400.00
Academic Services Support	\$ 18,230.00
International Office Support	\$ 341,848.00
Strategic Engagement Support	\$ 3,283.00
Capital allocation	\$ 291,931.00
Total Expenditure	\$ 2,650,850.00

WHAT WE SPEND IT ON:

Career Development and Employability Services (CDES) assists current students (and alumni for up to three years after graduation) to clarify their future direction, build employability skills during their studies and confidently navigate the transition from campus to career. The funding is used to support its 15-strong team in delivering individual consultations, group coaching, in-faculty workshops and MyCDES+, and a 24-hr online career e-resource with an internship/graduate job board (NZUni Talent). CDES also provides multiple opportunities for students to connect with employers on campus through large expos, career events, and presentations. In 2022, CDES staff had over 18,000 student interactions, including 440 workshops with 7,400 attendees, 2,000+ appointments, and 98 events (attended by 238 employers). A survey of CDES users showed that 98.8% were satisfied with the service.

In addition to the central Careers Services, several faculties also provide career planning services, with careers advisors offering specialist events and other initiatives related to specific areas of study.

WHY WE THINK IT'S IMPORTANT:

A priority of the Tertiary Education Strategy (updated in 2022) is 'Ensure learners, vocational education providers, employers and industry are fit for today's needs and tomorrow's expectations.' Career development for students ensures students have opportunities to develop employability skills so they are 'work ready' upon graduation. Having an early connection between current study and future direction has been shown to positively impact student retention and success.

Childcare services

Providing affordable childcare services while parents are studying.

CHILDCARE SERVICES	REPORTED EXPENDITURE
Early Childhood Education Centres	\$ 170,812.00
Capital allocation	\$ 21,139.00
Total Expenditure	\$ 191,951.00

WHAT WE SPEND IT ON:

Childcare facilities are available to parents and caregivers across three campuses, including a Kohanga Reo and a Te Puna Kohungahunga. The funding provided subsidises the costs of access to childcare services for students which helps cover the cost of the Kaiako salaries as well as the occupancy and maintenance of the six centres.

WHY WE THINK IT'S IMPORTANT:

Early Childhood Centres allow students with pre-school aged children to have access to cost-effective, high-quality childcare which is conveniently located for them and is suited to the student timetable. If this service was not available, students with pre-school aged children would have to find more expensive childcare in possibly less convenient locations and may be a barrier for participation in University.



Clubs and societies

Supporting student clubs and societies, including through the provision of administrative support and facilities for clubs and societies.

CLUBS AND SOCIETIES	REPORTED EXPENDITURE
AUSA Agreement and Supplemental Funds	\$ 487,837.00
Ngā Tauira Māori	\$ 69,717.00
Campus Life Club Grants	\$ 396,441.00
Campus Life Club Support	\$ 1,301,465.00
Faculty based Club Support	\$ 1,724,443.00
Equity Office Support	\$ 25,027.00
School of Graduate Studies Support	\$ 317,306.00
University Management/Administration Support	\$ 463,358.00
International Office	\$ 406,237.00
Capital allocation	\$ 642,520.00
Total Expenditure	\$ 5,834,351.00

WHAT WE SPEND IT ON:

We have 268 active clubs on campus which are supported by engagement teams in Campus Life, across the faculties and by a number of service divisions. Clubs receive administrative assistance, and have access to equipment, software, resources, grants, expos, award evenings, events, development workshops, training and meeting spaces. Some examples include the Club Awards (\$65k) ; Clubs Expos and showcase (\$125k) which hosted over 200 clubs across Semester One and Semester Two; training opportunities for clubs (\$30k) including first aid, executive fundamentals, accounting fundamentals; subscription to the Engage platform (\$65K) which supports the grant request process, re-registrations and events calendar; and occupancy and maintenance of student spaces throughout the University. This funding also covers the salaries of staff in both Campus Life, the faculties and other service divisions where a proportion of their time is allocated to support Clubs and their activities. In 2022, 16,884 student members held over 43,500 club memberships.

The funding allocated to AUSA in this category is used to cover the cost of the AUSA Executive Honorariums, staff salaries, Student Council expenses and the funding of club events as part of themed weeks such as International Week and Politics Week.

WHY WE THINK IT'S IMPORTANT:

Having a range of strong student clubs and associations is important in contributing to student engagement levels and creating a sense of belonging across the University. Well-run clubs and associations with strong and active memberships mean that a diverse range of events and activities are in place for students to engage in. As well as being lots of fun and contributing to a vibrant campus atmosphere, clubs also offer important leadership and development opportunities to those students who take on executive positions and are responsible for the governance, finances and operations of a small organisation – skills that employers look for.

Counselling services and pastoral care

Providing non-academic counselling and pastoral care.

COUNSELLING SERVICES AND PASTORAL CARE	REPORTED EXPENDITURE
University Health and Counselling Service (Counselling)	\$ 1,164,739.00
Te Papa Manaaki Campus Care	\$ 947,063.00
Wellbeing Ambassadors	\$ 34,521.00
AUSA International buddies	\$ 52,000.00
Chapel, Faith Spaces and chaplaincy support	\$ 320,207.00
International Student Advisors	\$ 85,134.00
Faculty Support	\$ 3,479,679.00
Academic Services Support	\$ 577,993.00
Digital Services Support (administration support)	\$ 7,031.00
Equity Office Support	\$ 244,051.00
Provost Office Support	\$ 51,870.00
Graduate Studies Support	\$ 48,845.00
University Management/Administration Support	\$ 397,322.00
Capital allocation	\$ 917,089.00
Total Expenditure	\$ 8,327,544.00

WHAT WE SPEND IT ON:

Te Papa Manaaki | Campus Care is a safe, confidential and free service that supports the health, wellbeing and safety of everyone at university. The Campus Care team works with students to better understand their concerns and needs, streamlining interaction with campus services, and developing a care plan that works in the best interests of each individual. Students are assigned a single case manager, who remains in contact if needed, guiding students through internal and external services that can support their needs. The levy is used to partially fund a team of 14, which also includes Mental Health Case Managers who can provide support for students living with a diagnosed mental health condition. 6,482 students interacted with Campus Care in 2022.

In addition to the support provided through Campus Care, the University has a team of experienced counsellors is available for in-person, online and phone appointments, to help students overcome barriers to academic progress arising from personal circumstances. Around 5,500 students are enrolled with UHCS, and in 2022 almost 3,800 counselling appointments were undertaken.

Faculties and other service divisions use this funding to run peer-to-peer mentoring programmes and wellbeing initiatives. The funding is also used to fund staff (such as student support advisors and faculty engagement managers) to provide generalist pastoral support.

University-provided faith-based services funded by this allocation include supporting chaplaincy services and ministry (Christian and Muslim), Muslim prayer spaces and the Maclaurin Chapel, along with a number of faith-based events and activities.

The funding is also used to staff a team of International Student advisors, who help support the 16% of students who are international with a range of non-academic queries and challenges. The team works closely with new international students before they arrive in New Zealand, helping them to prepare for life and study in a new country.

They also ensure new arrivals are supported through the orientation period and can access the services they require. AUSA also runs a buddy programme for international students to help with acclimatising to a new country, and ease into University and Kiwi life.

WHY WE THINK IT'S IMPORTANT:

Helping students to overcome personal barriers to success maximises their chances of getting the best out of their time at university and succeeding academically. Te Papa Manaaki Campus Care is a one-stop-shop with a singular focus on supporting students' health, wellbeing and safety, while other wellbeing initiatives run both centrally and in the faculties look

to build resilience in students and provide tools to cope with challenging situations.

There are many ethical and faith-related issues that arise in University life. Students often face stressful situations and academic pressures, as well as personal questions, and the chaplaincy team of trained practitioners is able to assist students with these issues.

International students have unique needs and requirements while studying away from their home country. The International Student Support team helps to ensure that services available across the University are meeting the needs of international students.

Employment information

Providing information about employment opportunities for students while they are studying.

EMPLOYMENT INFORMATION	REPORTED EXPENDITURE
AUSA - Student Job Search	\$ 20,000.00
Faculty Support	\$ 1,000.00
Total Expenditure	\$ 21,000.00

WHAT WE SPEND IT ON:

A portion of the levy is provided to AUSA to retain membership to the Student Job Search (SJS) service, providing students with easy access to a range of job opportunities.

WHY WE THINK IT'S IMPORTANT:

Paid work while studying is an economic necessity for many students. The SJS platform is an efficient way to match students with employers, whether for part time and casual positions during semester, or full-time roles in vacation breaks.

Financial support and advice

Providing hardship assistance and advice to students on financial issues.

FINANCIAL SUPPORT AND ADVICE	REPORTED EXPENDITURE
Campus Life Emergency Fund and financial advice	\$ 457,082.00
Campus Life Administration of funds and financial support	\$ 74,431.00
AUSA Hardship Fund	\$ 19,073.00
Faculty Support Hardship Initiatives	\$ 275,756.00
Academic Services Hardship Initiatives	\$ 255,907.00
Digital Services (administration support)	\$ 3,516.00
Total Expenditure	\$ 1,085,765.00

WHAT WE SPEND IT ON:

The funding is used to support a number of hardship initiatives which are on offer across the University. Funding has been provided to students in financial difficulty to cover a wide range of needs including food, travel, accommodation, medical expenses and laptop repairs.

WHY WE THINK IT'S IMPORTANT:

Sudden financial hardship can cause significant disruption to a student's life and their ability to study. The emergency funds are available to provide short-term relief for students who are in sudden, unexpected hardship to enable them to continue to study.

Health services

Providing health care and related welfare services.

HEALTH SERVICES	REPORTED EXPENDITURE
University Health and Counselling Services (Medical)	\$ 2,083,490.00
Disability Services	\$ 463,154.00
Capital allocation	\$ 315,163.00
Total Expenditure	\$ 2,861,807.00

WHAT WE SPEND IT ON:

The University provides primary healthcare services to students to help prevent and overcome personal difficulties relating to their physical and mental well-being. The funding is used to partially fund GPs and nurse salaries to deliver services across three different campuses. Around 5,500 students are enrolled with UHCS, and in 2022 over 16,500 GP appointments were undertaken. 92% of patients were ‘Happy’ or ‘Extremely happy’ with their experience at UHCS.

This allocation also covers a proportion of the salaries of staff in Student Disability Services (SDS) who provide support for students with a wide range of impairments, both visible and invisible. These supports range from ensuring the campus can be safely accessed by all students, to advising and assisting individuals and departments in how to access a range of specialist equipment such as adaptive technology and specialist services such as New Zealand Sign Language

Interpreters. 8% of our students report having a visible or invisible disability, and over 1400 are registered with the Disability Service. Disability Services’ users reported an overall satisfaction rate of 89.2% in the most recent survey.

WHY WE THINK IT’S IMPORTANT:

The Health and Counselling Service plays an important role in supporting student health and helping students to overcome the personal barriers to academic success that can arise from physical or mental health issues. UHCS is a low-cost service which aims to keep healthcare accessible to all students who need it. The University is committed to ensuring that all students have the opportunity to reach their potential irrespective of any disability. By providing targeted support and advice to students with disabilities, the University aims to break down barriers and give all students the best possible chance of succeeding in their chosen field.

Media

Supporting the production and dissemination of information by students to students.

MEDIA	REPORTED EXPENDITURE
AUSA Craccum	\$ 127,309.00
Faculty Student Journals	\$ 16,964.00
Total Expenditure	\$ 144,273.00

WHAT WE SPEND IT ON:

This funding allocation is used by AUSA to produce AUSA’s weekly paper ‘Craccum’ and other specialty student journals and publications such as ‘Interesting’ (Faculty of Arts), ‘Part II Blog’ (Faculty of Engineering) and the ‘Science Research’ magazine (Faculty of Science).

WHY WE THINK IT’S IMPORTANT:

A strong student voice is essential at the University. Publications produced by and for students allow students to showcase their achievements and share insights with one another.

Sports, recreation and cultural activities

Providing sports, recreation and cultural activities for students.

SPORTS, RECREATION AND CULTURAL ACTIVITIES	REPORTED EXPENDITURE
Recreation Centre Subsidy (including administration costs)	\$ 3,049,031.00
Sports related activities and administration	\$ 792,724.00
Recognition Awards and events programme	\$ 206,433.00
Orientation	\$ 258,291.00
AUSA Events	\$ 299,734.00
Cultural grants	\$ 13,000.00
Faculty Support	\$ 70,557.00
Capital allocation	\$ 580,388.00
Total Expenditure	\$ 5,270,158.00

WHAT WE SPEND IT ON:

The University provides sport and recreation facilities and services, along with a range of cultural activities on campus. This funding supports the Sport and Recreation team to operate and subsidise gym and fitness facilities for over 2,800 student members, fitness classes and sports facilities as well as delivering student sporting tournaments (680 student participated in social sports leagues, over 1,000 in interfaculty competition and almost 450 in inter-residential tournaments in 2022), events, wellness programmes and supporting sports club activities. Participants in sports programmes have an average 89% overall programme experience rating. The University also offers a High-Performance Support Programme to help students who are managing tertiary study while also competing at elite sports or performance activities; in 2022 141 students were supported by this programme and 98% of them reported feeling 'supported' or 'very supported'. 1,250 students benefitted from the Actively Well programme in 2022.

The University also offers a broad range of recreational, cultural and recognition-based events for students, which are either free of charge or heavily subsidised. Run by both central services and the faculties, the events are designed to appeal to a range of interests and span cultural, music, performance, sport and skill development. Activities last year included Orientation activities (\$258k), Campus Calling (\$80k), Comedy Week (\$10k), Music Week (\$10k), Blues Awards (\$85k) and Distinguished Graduate Awards (\$20k).

WHY WE THINK IT'S IMPORTANT:

Physical activity is widely recognised as an important contributor to student wellbeing, engagement, retention, and academic success. In addition to the obvious physical health benefits, several international studies have identified the positive impact physical activity has on cognitive abilities and on preventing mental illness, both of which are especially important for the university student demographic. Studies within university environments have shown that physically active students achieve higher than average GPAs (at the University of Auckland, active members of the recreation centre achieve 10% more 'A' grades than other students) and progress to better career outcomes.

Both academic and social engagement are key to academic success. In institutions as large as this one, with a high proportion of students commuting rather than living on campus, social engagement becomes especially important. A range of small, medium and large events on campus that cater to the diverse student body enables students to take a break from their study and assists in helping students make connections with others, create a sense of belonging, promote wellbeing and contributes to good student outcomes.

OVERALL TOTALS	REPORTED EXPENDITURE
Total Expenditure	\$ 27,639,371.00
Total Student Services Fee collected	\$ 27,639,371.00

Capital allocation

The Capital allocation expenditure reported in several categories relates to funding used for the improvements of property, such as development of new spaces or improvements to existing spaces. Spaces benefiting from this funding in 2022 included the Te Kāuta Student Kitchen and Lounge and the Esports Arena.

The consultation process

The Student Consultative Group (SCG) is the consultation forum for the levy. This group is made up of student representatives and is chaired by the Provost. The SCG makes recommendations to the Finance Committee and Council in August each year. Council sets fees in October for the following year.

Students can talk directly with their representative on the SCG to make their views known on the levy.

To find out who is on SCG, visit: <https://www.auckland.ac.nz/en/about-us/about-the-university/the-university/governance-and-committees/committees/a-z-committees/student-consultative-group.html>.

Students can also have their say by completing a short online survey at: www.auckland.ac.nz/levy or by submitting a comment in one of the suggestion boxes located at the Student Hubs, AUSA reception and Te Kāuta Student Kitchen and Lounge.

Appendix A

A comparison of Compulsory Student Services Fees at New Zealand universities for 2021 to 2023, for a student enrolled in 120-points.

NZ\$ (GST INCLUSIVE)	CANTERBURY	MASSEY (MANAWATU)	MASSEY (ALBANY)*	OTAGO	WAIKATO	VICTORIA	AUCKLAND	AUT
2023	\$ 992	\$ 741	\$ 793	\$ 1,015	\$ 887	\$ 1,032	\$ 1,006	\$ 1,074
2022	\$ 892	\$ 717	\$ 767	\$ 906	\$ 845	\$ 1,045	\$ 979	\$ 934
2021	\$ 877	\$ 689	\$ 739	\$ 879	\$ 792	\$ 871	\$ 962	\$ 867
Change vs. 2021 (\$)	\$ 115	\$ 52	\$ 54	\$ 136	\$ 95	\$ 161	\$ 44	\$ 207
Change vs. 2021 (%)	13%	8%	7%	15%	12%	18%	5%	24%

Appendix B

A breakdown of expenditure by Faculty and Service.

ACTUAL 2022	ARTS	BUSINESS	CAI	EDUCATION	ENGINEERING	LAW	FMHS	SCIENCE	ACADEMIC SERVICES	DIGITAL SERVICES	EQUITY	INTERNATIONAL OFFICE	PROVOST	SCHOOL OF GRADUATE STUDIES	STRATEGIC ENGAGEMENT	UNIVERSITY MANAGEMENT	CAMPUS LIFE	AUSA	CAREERS	INTERNATIONAL	TOTAL EXPENDITURE
Advocacy and Legal Advice	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,113,828.55	\$0.00	\$0.00	\$0.00	\$1,113,828.55
Careers information, advice and care	\$10,282.89	\$480,251.61	\$33,832.50	\$56,802.01	\$0.00	\$229,094.81	\$37,775.62	\$32,360.45	\$18,230.07	\$0.00	\$0.00	\$341,848.29	\$0.00	\$0.00	\$3,283.06	\$0.00	\$0.00	\$0.00	\$1,115,158.00	\$0.00	\$2,358,919.30
Counselling services and pastoral care	\$422,841.48	\$747,012.24	\$110,276.65	\$283,710.27	\$640,807.54	\$87,300.42	\$821,121.64	\$366,608.95	\$577,992.65	\$7,031.49	\$244,050.51	\$85,134.35	\$51,869.78	\$48,845.37	\$0.00	\$397,321.93	\$2,518,530.32	\$0.00	\$0.00	\$0.00	\$7,410,455.58
Employment information	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,000.00	\$0.00	\$0.00	\$0.00	\$21,000.00
Financial support and advice	\$24,598.52	\$17,092.44	\$38,481.44	\$35,754.89	\$0.00	\$4,690.10	\$89,702.13	\$65,436.00	\$255,906.66	\$3,515.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550,586.85	\$0.00	\$0.00	\$0.00	\$1,085,764.78
Health Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,546,644.68	\$0.00	\$0.00	\$0.00	\$2,546,644.68
Media	\$2,964.36	\$0.00	\$0.00	\$0.00	\$4,000.00	\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$127,309.00	\$0.00	\$0.00	\$0.00	\$144,273.36
Childcare Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$170,812.33	\$0.00	\$0.00	\$0.00	\$170,812.33
Clubs and societies	\$235,551.87	\$142,827.39	\$73,294.10	\$18,619.12	\$423,695.09	\$45,617.13	\$239,763.86	\$545,074.44	\$0.00	\$0.00	\$25,026.80	\$406,237.12	\$0.00	\$317,305.67	\$0.00	\$463,357.84	\$2,255,460.25	\$0.00	\$0.00	\$0.00	\$5,191,830.68
Sports, recreation and cultural activities	\$0.00	\$5,000.00	\$3,960.84	\$49,817.92	\$11,778.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,619,213.76	\$0.00	\$0.00	\$0.00	\$4,689,770.54
Student spaces and amenities capital charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,906,072.09	\$0.00	\$0.00	\$0.00	\$2,906,072.09
Total	\$696,239.12	\$1,392,183.67	\$259,845.54	\$444,704.20	\$1,080,280.65	\$366,702.46	\$1,189,363.24	\$1,019,479.85	\$852,129.38	\$10,547.23	\$269,077.31	\$833,219.75	\$51,869.78	\$366,151.04	\$3,283.06	\$860,679.77	\$16,828,457.83	\$0.00	\$1,115,158.00	\$0.00	\$27,639,371.89