

It is, in my view, time to stop, look, and listen. Apparently, Members of Congress are in agreement with me; hence this committee hearing.

From a student aid officer's point of view there are now sufficient programs available to provide financial assistance to students. Quantity, or lack of it, is not our problem. With the passage of the Higher Education Act of 1965 and the establishment of federally supported grants-in-aid this is particularly true. We must now concern ourselves with quality of administration and finesse in assisting the most needy students with the best possible aid arrangements.

Ideally, to make student aid most effective, few restrictions should be placed on the administration of funds. Present policies of the USOE, Federal Government, have turned student aid officers into little more than bookkeepers. Imagination and expertise in financial aid administration have been lost. I doubt that there would be any marked change in present award patterns if more freedom were allowed. Needy students would continue to be assisted. Also, there would be in most cases little civil rights conflict. Student aid officers are in the best position to evaluate a student's need and to decide which financial aid package is best suited to his needs.

Present restrictions are so binding in the arranging of awards that there is little else to do except to follow tables. This is particularly true in the awarding of funds under the educational opportunity grants program.

Please allow me at this time to evaluate the three major financial aid programs that the university is involved with:

1. THE NATIONAL DEFENSE STUDENT LOAN PROGRAM

This is the oldest of the Federal programs and one of the most successful. In no small measure can the success be attributed to the fact that great freedom in administration has been enjoyed by the student aid officer. This program must be heralded as a major breakthrough to the college cost barrier.

For the first time, large sums of loan money were available to needy students on an unsecured basis. It is my opinion that hundreds of thousands of young people have been able to attain a college education because of the availability of this loan assistance.

Without it, they would not have had this opportunity. Rumors that administration plans called for the phasing out of this program came as a great shock to student aid personnel. Any action of this kind would constitute a grave injustice to the young people of this country and would leave a large gap in financial aid programs.

2. COLLEGE WORK-STUDY PROGRAM

This program of self-help is becoming an increasingly important program of financial assistance. Most students welcome the opportunity to help meet their college costs through their own efforts. The shift of part of the burden to meet expenses from the parents to the student is most desirable as college cost continue to rise.

The psychological benefits cannot be measured as the student assumes this responsibility, but it certainly is important. Also, the