Mr. Gibbons. Now we will hear from the panel of student financial aid officers. We will put all your statements in the record at the

beginning of the time you appear in the record.

Mr. Hathaway and I are both very familiar with most of the student assistance programs that the Federal Government has because we sat through the birthing of them and the modification of them in the case of NDEA. So you can keep your remarks on the phase of what is in the act and how it operates relatively short.

We would like to hear from you as to what problems you are having,

how the act can be improved and what criticism you might have of

how the acts are being administered.

I don't know whether we have any order of seniority here. Being left handed I will start over here on my left and go across. If each one of you will make a brief opening statement and then we will start kicking it around.

STATEMENT OF PANEL OF FINANCIAL AID OFFICERS, ROBERT J. KATES, JR., CHAIRMAN AND DIRECTOR OF FINANCIAL AID. NORTHEASTERN UNIVERSITY, AND PETER GUNNESS, DIRECTOR OF FINANCIAL AID, HARVARD UNIVERSITY, GRANT E. CURTIS, DIRECTOR OF FINANCIAL AID, TUFTS UNIVERSITY, ROBERT J. MORRISEY, DIRECTOR OF PLACEMENT AND FINANCIAL AID SERVICES, UNIVERSITY OF MASSACHUSETTS

Mr. Kates. I am Robert J. Kates, Jr., chairman of the group and director of financial aid at Northeastern. We have our group state-

(The statement follows:)

Mr. Chairman, Members of the Subcommittee, I am Robert J. Kates, Jr., Director of Financial Aid at Northeastern University. Let me introduce to you at this time my colleagues on our panel this morning. Mr. Peter Gunness, Director of Financial Aid, Harvard College; Grant E. Curtis, Director of Financial Aid, Tufts University; Robert J. Morrisey, Director of Placement and Financial Aid Services, University of Massachusetts. Mr. Gunness, Mr Curtis, and I are also members of the Eastern Association of Student Financial Aid Administrators Steering Committee. As financial aid officers at these institutions, we administer the major programs which we have broken down by levels of activity in the attachment to our statement. My plan this morning is to present a brief opening statement and then to direct questions at my colleagues on the panel and to provide answers to as many of your questions as we can at

We are greatly appreciative of the efforts of Congress to provide the colleges and universities with a complete package of aid implements which we can use to solve the ever increasing financial problems of students and make possible an equality of opportunity in education. There is general agreement that the coordination of grant, loan and employment programs as represented in the Higher Education Act of 1965 provides a sound approach for federal aid to students in higher education. Our mutual problem is to modify these programs in such a way as to improve our ability in the colleges to carry out the intent of Congress. With this in mind, let me voice several general concerns.

One of the major concerns of the aid officers is the gradual departure in the new legislation and resulting administrative procedures from the dependence on