

They may not want to be bound by this. We say a student can work no more than 15 hours a week as a hard and fast rule, without allowing any flexibility in terms of a longer workweek in one week but no work at all in the final exam week. There is no provision for averaging out a work schedule for a student.

Representative Quie asked the question of whether we took into account a student's academic performance on the job. And we do. If we felt the student was not able to work, we would not assign him to work. We are not going to force him into a job. There is this feeling that we should regulate and spell everything down to the last detail on this.

Mr. GIBBONS. If you can give us a memorandum how you think that Work-Study Program ought to be amended we are probably going to get to that one next year.

Mr. KATES. I would like Mr. Curtis of Tufts to comment on the grant program.

Mr. CURTIS. Any testimony of this kind should not begin without urging you to continue your support of the National Defense Loan Program. The colleges were pretty well concerned last spring when we thought we might lose it. No doubt you saw some evidence of the concern that parents, students, and the colleges themselves felt if this program were done away with. We feel the guaranteed insured loans are helpful, but we urge the continuance of the NDEA program for low- and middle-income families in particular. They are the ones least likely to approach banks. They are the ones least likely to get loans from banks.

Continuance of the program will also allow us to continue to package right in the college where the financial aid officer can work out a reasonable proportion of work, loan, scholarship for students who must get various sources of funds in order to meet the high cost of college.

The guidelines in this program are general in contrast to the EOG's and the college work-study program, where we have seen a gradual erosion of the flexibility of the financial aid officer's opportunity to make flexible decisions. This is an aside, but we think that the Office of Education ought to go back and rewrite the guidelines for the EOG's and the college Work-Study Program more in line with the trust that was placed in the financial aid officer in each of the institutions under the National Defense Loan Program.

The National Defense Loan Program has been attacked from time to time by various sources indicating that the students will not repay their loans, they will treat them as an outright gift or disappear or what have you. No doubt you have seen articles in the New York Times and Wall Street Journal and so on. I do not have the national figures but we submitted our own report to the Office of Education on national defense loans last month. In the last 8 years I have loaned \$2.5 million to over 2,000 students at my university. At the present time, 1,199 persons are under collection; \$1.4 million is under collection; 28 persons have \$4,300 overdue. Two percent of those that have borrowed and are now repaying are overdue by 30 days or more. The amount of money is 3 percent of the total under collection.

My recommendations for the National Defense Loan would be that, as you are no doubt aware, there is a maximum of \$1,000 a year with