

5. *Estimated magnitude of program in 1970*

Not answered.

6. *Prospective changes in program orientation*

Not answered.

7. *Coordination and cooperation*

(a) *Within the bureau, division or office.*—Administration of the NDEA student loan program, within the Division of Student Financial Aid, Bureau of Higher Education, Office of Education, is conducted in close cooperation with the college work-study program, the educational opportunity grant program, and the low-interest insured loan and interest subsidy program. This cooperation is also maintained at the level of the nine regional representatives of the Bureau of Higher Education.

(b) *With other units of the department or agency.*—Within the Department of Health, Education, and Welfare, the program officers are in frequent contact with the Public Health Service, concerning problems arising in connection with the operation of the health professions student loan and the nursing student loan programs, both administered by that agency.

(c) *With nonprofit organizations or institutions.*—Not only does the program operate through participating public or private nonprofit institutions of higher education to which the act delegated the major administrative responsibilities, but representatives of the higher education community frequently serve the program in an advisory capacity as consultants and panel members.

8. *Laws and regulations*

Title II of the National Defense Education Act, enacted on September 2, 1958, as Public Law 85-864. See Compendium of Statutes, pages 167-172, for reprint of the title and some amendments. Also see the Higher Education Act, for recent amendments.

PART II. DATA BEARING ON ECONOMIC ASPECTS AND IMPACTS OF THE PROGRAM

9. *Economic effects*

(a) *Effects on personal income.*—The Department of Labor estimates that the lifetime earnings of a male college graduate are \$452,000, and those of a high school graduate \$272,600. Thus NDEA loans help persons, who would not otherwise be able to obtain a higher education, increase their potential earning capacity.

(b) *Effects on placement or productivity of workers.*—College graduates not only increase their earning power through higher education, but they move, generally, into highly skilled professional careers in which critical manpower shortages have existed for a long time. Thus, the addition of new teachers, health personnel, engineers, scientists, social workers and those in other professions not only contributes to the economy, but helps overcome manpower shortages that impede national progress.

(c) *Effects on business or industrial organization and management.*—Each year, with the injection of additional highly trained college graduates into the work world, business and industrial organization and management receive the stimulation and support of talented young people they can train to carry on their work.