

issue but a person who had the experience it seems to me would be important.

Mr. QUIE. Now, another subject, student assistance. Why wouldn't it be wise to provide the same kind of student assistance for anyone who goes on to school beyond high school, whether it be to a college, university, or a school of vocational education?

Secretary GARDNER. Well, it seems to me this would be perfectly legitimate if you can define the kinds of institutions. You are speaking of what, technical institutes?

Mr. QUIE. Technical institutes or strictly what you would say are 1-year terminal programs of vocational education.

Secretary GARDNER. These are included in present programs, yes.

Mr. HOWE. There is, Mr. Quie, the vocational student loan program, of which you are aware. The students in community colleges are eligible for opportunity grants. Is this correct, Mr. Muirhead?

Mr. MUIRHEAD. That is right.

Mr. HOWE. The work-study arrangements may operate in community colleges. I think the useful category to think about is the post-secondary category, and sometimes we use the phrase "higher education," you think of 4-year colleges and universities, and we are really addressing ourselves in these student-aid programs to postsecondary study.

Mr. QUIE. Whether it is in an institution of higher learning or not, because there is a great expansion of vocational education types of institutions?

Mr. HOWE. This is where the vocational student loan program has opened up a new field and we have had an interesting experience working our way through all of the proprietary institutions administratively which offer vocation training and deciding how they should be properly included and what arrangements for accreditation there might be for such institutions.

Mr. QUIE. Can you make the direct loan to that institution?

Mr. HOWE. These loans are not to proprietary institutions at all, but students in the institution and the entire relationship is to the student in the institution. We would not make a loan to such an institution.

Mrs. GREEN. The time of Mr. Scherle has expired. Let me take my 10 minutes. The Senate by a rather substantial vote has approved a tax credit plan. What would be the recommendation, and I am sure you thought about it, if this should become law, on the other student assistance programs?

Secretary GARDNER. I don't think we have thought through a position on that, Mrs. Green. I think we have been hoping it would not become the law. As you know, we are opposed to tax credit plans. In my view, if a tax credit plan passes there would remain a considerable need for the other student programs. I would like to get the Commissioner's view.

Mrs. GREEN. Let me say, before when you presented the guaranteed student loan program to the committee, I think you never gave us an estimate of the cost. Do you have an estimate of the cost of the guaranteed loan program?

Secretary GARDNER. We can provide it.