young people are taking advantage of the teacher forgiveness feature and consequently a number of student loan borrowers are becoming teachers.

Whether or not there was more if there was no forgiveness, we can't answer.

Mr. QUIE. The testimony we receive indicates that the percentage of college graduates going into the teaching profession has not increased. And the testimony of people from the higher education community indicates quite a substantial shift to the point of view I have had for a long time—that is, we should drop the teacher forgiveness program. If it was successful it would have accomplished its purpose by now, and if it has not accomplished its purpose, then we should try something else.

Mr. MUIRHEAD. There is no proof one way or the other.

Mr. QUIE. We have had it from 1958 and we ought to make up our minds if it is good or not.

Mrs. GREEN. If you recall your comments on the conference reports last year, you sent a memorandum to this subcommittee. The memorandum was briefly that there is no evidence to indicate the forgiveness feature does attract the teachers, in other words accomplishes the congressional intent.

But in your recommendations this year, you, in effect, expand the forgiveness feature on page 3 of your testimony.

Mr. HOWE. Yes, we do; not by moving it into other programs but within NDEA loans, suggesting that if it is going to be in existence, then it ought to apply to all people who use NDEA loans to go into teaching and making the forgiveness feature available to them when they go into such programs as Headstart or other programs not directly in this scope. That seems a reasonable position to take. It is a matter of fairness if we are going to have the forgiveness feature for teachers it ought to apply to teachers broadly and NDEA programs and other kinds of programs in the regular schools.

I would surely support that aspect of the forgiveness feature. It seems to me we don't have evidence that the forgiveness feature is improving the supply of teachers, but we don't have evidence that it is not. It is a hard matter to get a clear picture.

Mrs. GREEN. I have a question here; on page 3 you state the philosophy of the original congressional and original administrative intent in recommending this. Then you expand on it; however, you do not propose that the forgiveness be extended to the guaranteed loan. If the philosophy is correct, that forgiveness may attract students into teaching, and if that is the basis of the forgiveness feature, why should it not be extended to the guaranteed loan?

Mr. HOWE. If it were absolutely clear it is having this effect, we would assess accurately some expected effect from the guaranteed loan program. I think we ought to look at the possibility of introducing forgiveness into the loan program.

Mrs. GREEN. Wouldn't it be more logical to drop it from everything or put in everything in terms of fairness to the students? This is the breaking point—if you come from a family under $6,000, you get your loan forgiven and with an income over that, you go to guaranteed loan and no forgiveness.