

Mr. REID. To some extent that is true but the guaranteed loan would then have to go up as well. Some middle income families have no relief whatsoever at the moment. The question is how do you address that group, should they be left out in the cold? My own feeling is they should not.

Dr. GROSS. If the costs are going up for them, they are going up for the people in the lower income brackets too. If we have a situation which permits charges to go up, what about the poorer students?

Mr. REID. You have to deal with all and not exclude any.

Mr. GROSS. It seems to me a program of aid to the colleges would solve the problem at different levels rather than tackle the problem of one particular level.

Mrs. GREEN. For the very needy students, do you consider the programs that we have adequate in terms of student assistance; namely, the NDEA loan which all needy students can receive, secondly, the work-study program, again which the needy students are eligible for, and third, the economic opportunity grant.

It seems to me in this combination there is quite a package for the needy students. It is above this category I am speaking of.

Mr. GROSS. These programs are tremendous; they have made it possible for many people to go on to college. You have a terrific package. I think we have one thing that should make us try to keep the costs down and that is when we talk in terms of work-study and in terms of loans.

We are talking again in terms of male students rather than females. It is harder for the females to get a better paying job and the attractiveness of a lady with a large mortgage may be a disadvantage.

Mrs. GREEN. Don't you think the reverse is also true?

Dr. GROSS. Well, maybe it is but we would like to keep these costs down.

Mrs. GREEN. I think we have figures that show that the women do not have problems on loans or work studies. In some areas there are more problems in terms of clerical aid.

Mr. REID. Just two other questions, Madam Chairman.

Mr. GROSS, your testimony on page 6 referred to the fact that we have studied carefully the administration's proposal to fund part of the NDEA program. I think there is considerable questioning in Washington as to the validity of the soundness of that approach.

Are you favoring that solely as a means of meeting the funding requirements for NDEA or do you particularly like that approach?

Dr. GROSS. We think this is an approach that will make it possible for us and Government to meet the requests. As I understand it this year \$190 million has been proposed in the budget and \$230 million has been requested by the colleges. If you can make up this difference without imposing on the budget it seems a good way to do it.

Mr. REID. Have you had experience with the Javits amendment providing \$200 in terms of grants over and above the opportunity for excellence? How does that seem to be working?

Mr. MORSE. I honestly can't answer that question, Mr. Reid, we were not quite sure how it could work because of the necessity of providing for no more than 50 percent of need through the opportunity grant, the other 50 percent to be made up of loans and now we hope, jobs.