

Mrs. GREEN. Thank you very much.

Dr. Parish, may we hear from you?

Dr. PARISH. I will try to follow the same procedure, if I may, Madam Chairman and Members of the subcommittee, and go to page 3 on my particular testimony.

At the top we mention, in particular in light of the testimony we had earlier—

Section 452 provides for further extension of the cancellation provisions for loans made under this program. In principle the Association opposes extensions of the cancellation provisions especially as it is extended to more and more fields. As the American Council on Education has pointed out in its policy statement, the cancellation provisions "may well be undermining the whole concept of a loan as something that should be repaid. It unduly complicates the problems of those responsible for collection."

Along with the American Council on Education, we urge that "Congress give serious consideration to eliminating existing forgiveness programs and move instead toward larger grant programs open to needy students regardless of the fields they wish to enter."

The second point, on the same page—

The program of greatest value to youths from disadvantaged backgrounds is that which provides them the opportunity of obtaining meaningful work experience which, in their cases, may be equally as important as their educational attainments.

Proper employment of the Federal College Work-Study Program also cultivates a sense of pride in achievement among these youths and is vital to students whose cultural mores prohibit borrowing.

These amendments provide that the Federal support formula for this program be changed from the present 90 percent to 10 percent to 80 percent to 20 percent rather than 75 percent to 25 percent as originally scheduled.

Again, we join with the American Council on Education in recommending that the present 90 percent to 10 percent ratio be retained.

I will skip then to—

An amendment to Section 124(d) of the Economic Opportunity Act of 1964 should be included in these amendments to permit graduate students to work twenty hours a week rather than the stated fifteen and to allow the fifteen hours a week for undergraduates to be averaged out over the month. This would allow employment on the Work-Study Program to conform to college employment for other graduate students and permit undergraduates, particularly those under the quarter system, to schedule free time before examinations.

I will skip then to the bottom of page 4—

Section 402(a) provides that Educational Opportunity Grants can be matched by earnings from the Work-Study Program. This is desirable.

However, in addition, such grants should be able to be matched by any other financial resources such as private employment arranged by the institution. The college should be required to insure that these grants are matched at the required percentage and that the student will be assured of the resources to complete his undergraduate education.

On page 5 at the top of the page—

In view of the need for remedial education among youths from disadvantaged backgrounds, it is recommended that Section 403 of the Higher Education Act of 1965 be amended to permit the renewal of their grants for a fifth year in cases where remedial studies or special tutorial assistance may be required. In addition, grants to students enrolled in regular five-year undergraduate programs, such as the education curriculum leading to the elementary or secondary teaching credential, should also be renewable.

Skipping to the third paragraph on that page—

In the same Act, Congress provided for an interest subsidy for students from moderate income families which made these loans almost comparable to na-