students at the Arkansas A. & M. College and secretary-treasurer of the association. I am the current chairman of that group.

Madam Chairman and members of the committee, I do have a written statement. If it is all right with you, I will let that go in the record, and I would rather take from that statement and talk to any questions that might have been raised.

Mrs. GREEN. Very well.

(The full statement of Allan W. Purdy follows:)

STATEMENT OF ALLAN W. PURDY, CHAIRMAN, NATIONAL STUDENT FINANCIAL AID COUNCIL; CHAIRMAN, FINANCIAL AID COMMISSION OF THE COUNCIL OF STUDENT PERSONNEL ASSOCIATIONS; DIRECTOR, STUDENT FINANCIAL AIDS, UNIVERSITY OF MISSOURI, COLUMBIA

Madam Chairman and members of the committee, I appreciate this opportunity to participate in these hearings on behalf of the people who administer the Student Financial Aid programs on the College and University campuses across the nation. The Financial Aid Administrator, Officer, or Counselor—whichever he is called—is the person who works directly with the students who are in need of financial assistance. It is at this point that the programs either work or don't work.

If we do our job well, the wisdom that you have put into the planning of the Federal Programs will accomplish its purpose. If we do our job poorly, then your best efforts are wasted and the programs fail. The purpose of our organization is to build lines of communications so we can trade ideas, discuss problems, and do a more effective and efficient job in financial aids. Hence, this meeting is an opportunity to convey to you some of our ideas on student aid and in turn learn more of your philosophy of improving educational opportunity through financial help to those who need it.

Financial Aids people generally are well pleased with the Federal-educational programs developed since 1958 which provide funds so that the colleges and universities can put together a combined "package" of *gift aid, student employment*, and *loans* tailored to fit the needs of the individual student. This combination maintains certain fundamentals which we believe to be necessary in our work with students as individuals:

1. Keep the door of opportunity wide open with enough financial help to enable students to see that they can go to college even though family finances may be short.
2. Let students see this open door while they are in the lower grades so they will be encouraged to think and plan ahead towards college.
3. Leave a place in every financial aids package for students to put forth their efforts and their planning.
4. Keep the parents in the picture helping to provide for and encouraging their children to the extent that circumstances will logically permit. We know that there are cases where this isn't possible, but where the family can provide some support they should be included as partners in the program.
5. Maintain the tailoring of each student's aid as the responsibility of the college financial aid officer. There are wide variations in individual circumstances, and there is some concern that legislation and the subsequent administrative guide lines are tending to stipulate programs in such detail that not enough room is left for the exercise of wise judgment to fit individual cases.
6. Make each financial aids package fit the needs of the individual student so that he can pursue his education without anxiety as to where the next fee payment is coming from and not have a debt of frightening size at graduation time.

The above can be accomplished through building a sound continuing program that works year after year so parents, counselors, and students can depend upon it.

New programs go through a period of trial. All of us wish things would work smoothly the first time, but they don't. The mark of cooperation is the willingness of Congress, the Colleges, and the Office of Education to evaluate and make