

hours to another payroll. Examination loads and class work loads vary from week to week and it would be to his educational advantage to have some reasonable leeway. Limits of variation could be set if it was felt necessary.

*Incidentally, I think you will be pleased to know that our first studies at the University of Missouri show that Freshmen on Work-Study are making just as good grades as other Freshmen of comparable academic aptitude who have no part-time jobs.*

10. There is a need for more cooperative-Education programs. Any encouragement along this line is good.

11. *The National Defense Education Act loan program* continues to be one of the soundest types of Credit programs for college students. We need it maintained and expanded to meet the needs at least until an alternate program of student credit proves that it can effectively do the job better, or at less cost.

*We support the idea of a revolving fund as a supplemental source of funds* which an institution can borrow to meet the credit needs of its students. However, certain technicalities in some states forbid state schools from borrowing as herein suggested. Therefore the revolving fund could not serve the whole needs of all institutions. But since it would increase the total funds available, then all institutions could benefit either directly or indirectly.

12. *The further extension of loan cancellation provisions continues* to complicate the loan programs. Students studying in areas not covered by cancellation, want to know by what line of reasoning are we operating an "occupationally segregated" program. The Educational Opportunity Grant program should now make it possible to adequately take care of those from the low income families so their debt will not be excessive regardless of their occupational choice. Therefore, maybe this would be a good time to review the cancellation idea. If there are particular professions where more educated people are needed, then, maybe we need to be seeking a solution which will attract qualified persons from all economic levels and not have to depend upon luring only those from the low family income brackets.

13. *Earlier I referred to the difficulty of finding adequate staff for financial aids programs.* These programs are immense and need highly qualified people. Hence, maybe we should give some thought to some federally sponsored special summer institutes or other programs of training, which can help answer these demanding needs.

14. *We find most helpful the move by the U.S. Office of Education to administer* the student aid programs through their various regional offices. Our communications with the Office of Education is quite good. Their staff is over loaded like all the rest of us but in spite of this, their administration is effective, helpful, and understanding.

On behalf of the groups which I represent may I again express our sincere appreciation to this subcommittee for your concern, your help, and your courtesy. We are sure that ever improving student financial aid programs in higher education will result.

Mr. PURDY. The newness of the organization comes from the fact we are the people in the colleges and universities who actually work with students. We are the people making the EOG, making the work-study assignments and packaging the students' aid. Of course, you are quite aware of the newness in education of this whole concept in terms of getting a three-prong program to meet the full needs of students; therefore, we need to communicate with each other very closely, learning from each other, and the thing we need to know also is your philosophy of the way you see this fitting into American education. We are at the grassroots on the firing line and, if we do a good job, then the wisdom of your program is put into effect. If we do a poor job or misunderstand what you have in mind, the programs could fail at the point where it is actually suppose to do the good work.

We have a philosophy which is pretty well cemented now; we are helping the student in higher education. We want to keep the parents in the picture where there are parents. We know there are cases where there aren't and we may have to give full support but this philosophy