I am looking upon a private job that a student might have as just something in addition to what we are already committed to. I am also looking at it this way, the kid with the vitality to go out and get a job on his own, I would rather pat him on the back and say go to it than say, "No, wait; you have to wait until we assign you to a job we have found for you." I think there is a great deal of logic in this so I would have that in the picture.

You may have some questions on that because I know it is controversial.

Mrs. GREEN. You are speaking of the work-study program here?

Mr. PURDY. We are actually speaking of matching in an educational opportunity grant with a job, instead of being at the university bookstore, have been gone across the street at the private bookstore. This is a job the kid got on his own. He is earning money. If he has an EOG grant, he is earning money on his own and, whether or not during that term the earnings could not be considered part of the matching, or saying, "No, if you were working at our bookstore, it would be considered matching."

Mrs. GREEN. I did not know which you were talking about.

Mr. PURDY. They are closely coordinated. First of all we appreciate your getting work-study matching and here is another form of matching, private money, and I kind of like that idea.

Again I want to restate that we are finally committed to the principle of the institution maintaining and increasing its efforts of helping its own students.

The other suggestion on matching, if we use NDEA and we use a guaranteed loan where the institution has made the guarantee, that is matching for EOG. We have the other guarantee programs which are not matching. I would like to see it simplified in terms of if he is getting an insured loan that it be a matching for EOG purposes, whether from this program or another program.

We have quite an array of means of guaranteeing loans here and I would rather not confuse the students by saying, "No; you can't use this." He wants to know the difference and it is difficult to explain. It is a bit controversial but nevertheless I think it is an idea.

Mr. GIBBONS (presiding). Could you give us some suggested language? If you don't have any available, could you send some that might straighten out this problem? I am having a hard time following it, too.

Mr. PURDY. It is not easy to follow, as you know there are several ways loans may be guaranteed. Let me illustrate, through the U.S. students aid fund, there is money put up to guarantee loans. That is at an institutional level, the rules say this is a matching dollar for educational opportunity grants just as surely as an NDEA is. That is all right, that is fine. However, if the loan comes from a program in which the institution has not participated, suppose it comes from a seed, money dollar, then it comes from the same bank or similar bank, and it could not be a matching loan so it gets that technical, Mr. Gibbons, and it isn't really quite understandable to the students and I am not sure it is to some of the financial aid people.

Mr. GIBBONS. Or the Members of Congress. I don't understand really what you are driving at.